

Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The following is the Town of Paradise's 5-year Consolidated Plan. The 2018 Camp Fire destroyed approximately 90% of the Town of Paradise's housing stock - over 13,000 housing units. The entire town plus the neighboring communities of Magalia, Butte Creek Canyon, and Concow evacuated into the cities of Chico, Oroville, and Gridley - over 50,000 people. 87 people died, others were seriously injured. Paradise residents were not able to return for a minimum of 4 weeks while the fire was put out and immediate hazards were addressed. Barricades were erected at all roads into Paradise and patrolled by the National Guard into mid-December, 2018. Even those residents whose homes were not destroyed were not able to go home - their homes had no power or water, in some cases for several months. By the next Census count in 2020, only 4,764 residents had managed to returned and an estimated 1,700 homes remained. Businesses, churches, schools, clubs, roads, recreation facilities and critical infrastructure was also destroyed, either by the fire or closed by the sudden loss of population. Since the fire, Paradise has experienced tremendous regrowth, but will continue to measure community needs not only on the needs of current residents, but by the number of empty lots, a stark reminder that not everyone has made it back home.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The plan aims to create a blueprint for spending over the next 5 years. Paradise's annual allocation was significantly reduced when the loss of population was recognized, which has made leveraging funds essential, but more complicated.

3. Evaluation of past performance

Part performance was extremely admirable considering the obstacles the Town of Paradise Housing staff faced while administering the previous 5-year plan goals. Despite the life and landscape altering disaster that caught even the building Housing staff work from on fire, deadlines for spending were not extended until COVID also began to affect jurisdictions. New staff was hired to take over and learn CDBG on the job, while also rebuilding their own lives that were disrupted by both a fire and a pandemic.

4. Summary of citizen participation process and consultation process

Consultations were mostly informal, as Housing staff meets regularly with representatives from local agencies. Citizen participation was primarily done online, only because residents tend to prefer to be anonymous, and it was a platform that would help reach residents that remain displaced out of the area.

5. Summary of public comments

Please see attached Citizen Participation results

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments were accepted.

7. Summary

Citizen participation is crucial to creating a plan for spending, especially since so much data is inaccurate and unreliable since the Camp Fire. The Town's population is rapidly changing, and it's important to plan with the future in mind, regardless of what past data provided.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	PARADISE	Business & Housing Services

Table 1 – Responsible Agencies

Narrative

The Town of Paradise's Housing Program is the responsible entity for carrying out the administration of the housing and community development programs in Paradise. Town staff works with other Town departments, local nonprofit and for-profit organizations, and contractors to carry out the goals of the Consolidated Plan and Annual Action Plan.

Consolidated Plan Public Contact Information

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The Town of Paradise consults frequently with local and regional partners. This included community stakeholders which were specific to Paradise and as well as Butte County, the Housing Authority of Butte County and the Butte County Continuum of Care. This helped to ensure community needs were accurately identified and recorded.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The Butte County Continuum of Care (CoC) is the local CoC for the entire county, and includes the Town of Paradise. The CoC is responsible for coordinating with various local and county homeless service providers, as well as organize the annual Point-in-Time Count which is a survey of the homeless population in the county. The Town of Paradise benefits from the coordinated efforts of the Continuum of Care through referral of resources, connections to homeless prevention initiatives in the region and access to resources not found locally in the Town.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The Town of Paradise is not a recipient of HUD’s Emergency Solutions Grant (ESG). The CoC coordinates the distribution of ESG funds along with other resources to provide street outreach services, supportive services, emergency and transitional housing and permanent-supportive housing to prevent homelessness in the region. The Homeless Management Information System (HMIS) is the system used for administering the ESG program. While the Town of Paradise does not specifically use or manage the HMIS system, the Town benefits from the CoC’s HMIS administration across the county.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Butte County Continuum of Care
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Town of Paradise staff reviewed public reports published by the COC and communicated by email with questions and to learn information and interpretation that was not included in the reports. Town of Paradise council members are members of the COC and coordination can be improved by increasing communication between town staff and council representative.
2	Agency/Group/Organization	Housing Authority of the County of Butte
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Town of Paradise staff emailed with the Housing Authority and a staff member is also a housing commissioner.
3	Agency/Group/Organization	CATALYST DOMESTIC VIOLENCE SERVICES, INC.
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Town of Paradise staff reviewed information published by the agency and email with agency staff.

4	Agency/Group/Organization	Paradise Unified School District
	Agency/Group/Organization Type	Services-Children Services-Education Regional organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Town of Paradise staff emailed and called Paradise Unified School District employees.
5	Agency/Group/Organization	BUTTE COUNTY
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Public Facilities and Improvements
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Town of Paradise staff emailed and met with county staff. The Town also coordinates with the County on emergency services information and fire evacuation plans.
6	Agency/Group/Organization	AT&T
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Town of Paradise staff spoke with AT&T employees regarding availability of broadband internet within the Town of Paradise.

Identify any Agency Types not consulted and provide rationale for not consulting

All comments were welcome. There were no agency types intentionally left out of the consulting during this process.

No publically funded institutions and systems of care that may discharge people into homelessness were consulted during this process, though other agencies were consulted regarding if there were institutions

and systems of care to consult. There are no publically funded institutions and systems of care within this jurisdiction (no hospitals, treatment centers, prisons, mental-health facilities or Town-licensed group homes for foster youth).

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Butte Countywide Continuum of Care	The Strategic Plan is consistent with the goals and strategic plan of the Continuum of Care and the plan to end homelessness.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The Town of Paradise works closely with the Housing Authority for the County of Butte to address affordable housing needs in Paradise and in nearby communities. Town of Paradise Housing staff sit on the Housing Authority Board of Commissioners.

Town of Paradise Housing staff meets quarterly with other Housing staff for the City of Chico, City of Oroville, Butte County, and the Housing Authority.

Narrative (optional):

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

An online survey was made available on the Town website and advertised on social media. Paper copies of the survey were made available during Town Hall meetings. A round-table discussion was held at a citizen participant committee meeting, and a housing industry professional meeting. Priorities identified in the survey by citizen participants were adhered to create the consolidated plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Non-English Speaking - Specify other language: Spanish	There was no response directly attributable to the newspaper ad	None	No comments were received.	
2	Public Hearing	Non-targeted/broad community	Two public hearings were held during regular Town Hall meetings, on two separate occasions.	None	No comments were received	
3	Internet Outreach	Non-targeted/broad community	135 responses were recorded	A summary of survey results are attached	All comments were accepted	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Community Meeting	Paradise residents	6 responses were recorded	A summary of responses is attached	All comments were accepted	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment analyzes the housing needs within the Town of Paradise by looking at various demographic and economic indicators. To understand the needs of the community the broad trends in population, income, and household demographics must be analyzed first. Under normal circumstances the demographic information would primarily come from the US Census Bureau through the American Community Survey and Decennial Census. However, due to the 2018 Camp fire that devastated the Town, the data from these sources do not accurately reflect the current situation in Paradise. Whenever possible, supplementary data will be used to identify the needs of the community, and where the available data conflicts with other reliable sources or does not reflect what Town of Paradise staff and residents observe, it will be noted.



Homes lost in the 2018 Camp Fire, map by Peter Hansen

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The 2018 Camp Fire destroyed approximately 90% of the Town of Paradise's housing stock - over 13,000 housing units. The entire population of over 27,000 was displaced and by the next Census count in 2020, only 4,764 residents had returned and only an estimated 1,700 homes remained. Since that time, Paradise has experienced tremendous regrowth, but will continue to measure housing need not only on the needs of current residents, but by the number of residents who have not been able to return home. Additionally, housing need can be measured by affordability.

Paradise is experiencing a demographic shift towards a wealthier population, due in no small part to the increased housing costs. More than 67% of homes in Paradise were built after the fire, and the cost of construction plus high cost of insurance has made Paradise affordability a problem that even greatly increased housing supply can not solve.

Data available to measure housing needs comes from the American Community Survey and the Comprehensive Housing Affordability Strategy. Both of these data sources use 5-year average data and are including pre- and post-fire data in the tabulation. The accuracy of the data is questionable. As of April, 2025, the Town of Paradise reports having 5,286 housing units and an estimated population of over 11,000, but does not have any demographic information connected to the housing unit count.

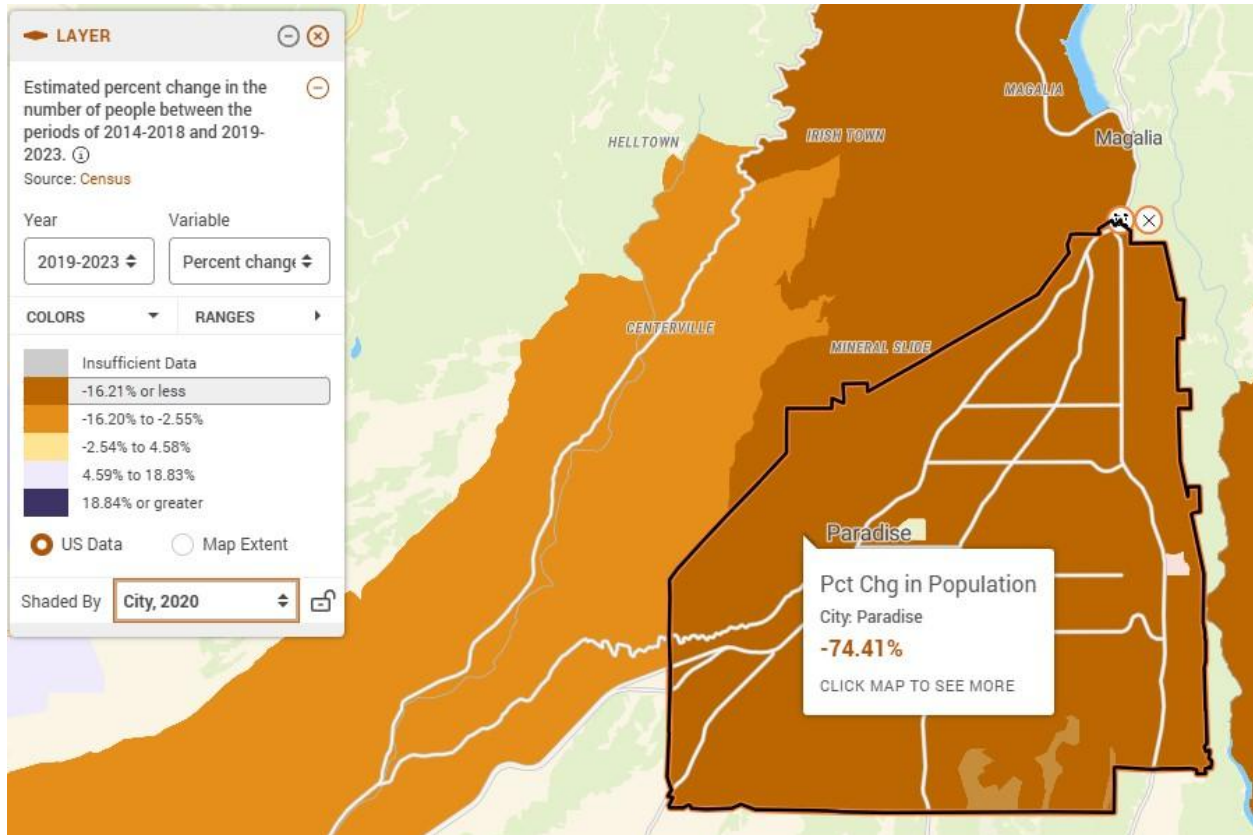
Demographics	Base Year: 2020	Most Recent Year: 2023	% Change
Population	4,764	6,793	43%
Households	3,036	3,480	15%
Median Income	\$49,275.00	\$67,042.00	36%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:

American Community Survey (ACS) 2023

Data Source Comments: Replaced default data with most current available data



Percent change in population

The map shows the percent change in population between the 2014-2018 ACS and the 2019-2023 ACS.

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	630	575	510	220	1,545
Small Family Households	10	64	130	70	545
Large Family Households	0	30	49	15	55
Household contains at least one person 62-74 years of age	255	234	189	55	530
Household contains at least one person age 75 or older	85	215	84	39	365
Households with one or more children 6 years old or younger	50	30	78	34	125

Table 6 - Total Households Table

Alternate Data Source Name:

CHAS 2017-2021

Data Source Comments: Replaced default data with most current available data

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	25	0	0	0	25	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	0	10	10	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	10	10	0	10	10	0	20
Housing cost burden greater than 50% of income (and none of the above problems)	240	40	20	0	300	115	135	56	0	306

Demo

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	0	110	55	10	175	40	65	110	25	240
Zero/negative Income (and none of the above problems)	10	0	0	0	10	185	0	0	0	185

Table 7 – Housing Problems Table

Alternate Data Source Name:

CHAS 2017-2021

Data Source

Comments: Replaced default data with most current available data

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	270	150	80	30	530	155	210	180	25	570
Having none of four housing problems	10	20	75	60	165	200	200	185	105	690
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Alternate Data Source Name:

CHAS 2017-2021

Data Source

Comments: Replaced default data with most current available data

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	40	0	40	0	0	25	25
Large Related	0	0	30	30	0	10	0	10
Elderly	0	45	20	65	40	64	55	159
Other	0	25	10	35	0	0	35	35
Total need by income	0	110	60	170	40	74	115	229

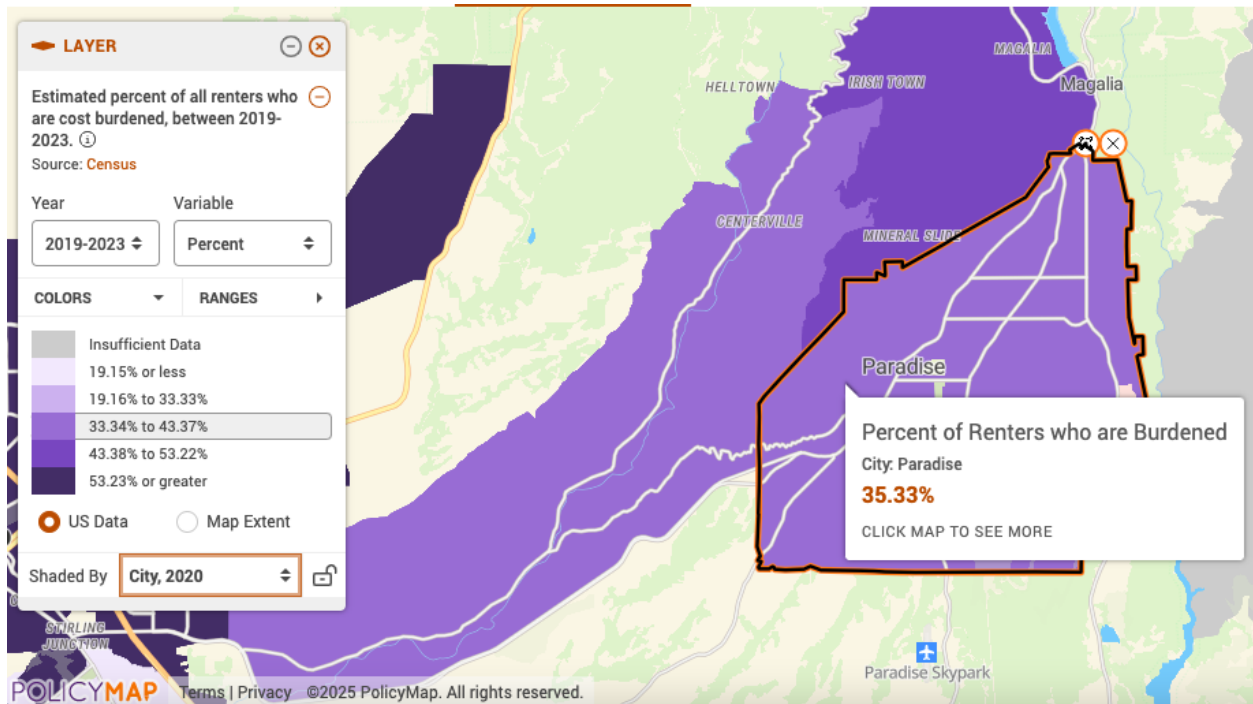
Table 9 – Cost Burden > 30%

Alternate Data Source Name:

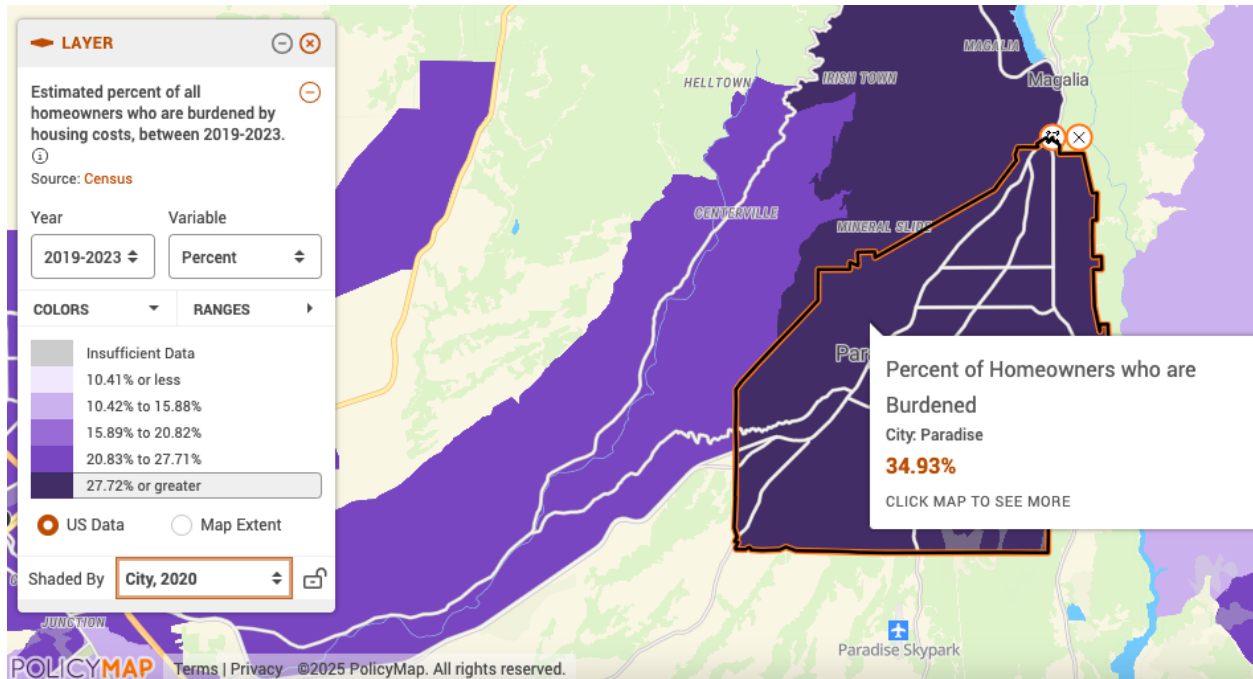
CHAS 2017-2021

Data Source

Comments: Replaced default data with most current available data



Percent of cost burdened renters



Percent of cost burdened homeowners

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	70	10	10	90	20	4	4	28
Large Related	0	20	0	20	0	0	4	4
Elderly	80	0	0	80	55	125	10	190
Other	100	10	10	120	40	6	37	83
Total need by income	250	40	20	310	115	135	55	305

Table 10 – Cost Burden > 50%

Alternate Data Source Name:

CHAS 2017-2021

Data Source

Comments: Replaced default data with most current available data

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	0	0	0	10	10	0	10	10	0	20
Multiple, unrelated family households	0	0	0	10	10	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	0	0	0	20	20	0	10	10	0	20

Table 11 – Crowding Information – 1/2

Alternate Data Source Name:

CHAS 2017-2021

Data Source

Comments: Replaced default data with most current available data

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source

Comments: Data not available

Describe the number and type of single person households in need of housing assistance.

According to the Housing Authority, 75% of HACB clients are elderly or disabled. Most single-person households in need of housing assistance are elderly. There are 15,252 applicants on Public Housing, Project-Based Voucher and Housing Choice Voucher 1 bedroom wait-lists combined, most of whom would be single-person households. This is by far the largest group of applicants.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**What are the most common housing problems?**

The most common housing problems are affordability. 56% of renters and 31% if homeowners are cost burdened. 49% of all households in Paradise are low-income, and almost 27% of those low-income households have housing costs that exceed over 30% of their income.

Are any populations/household types more affected than others by these problems?

Income and expenses are not proportional, meaning a low-income, cost burdened household does not face the same burden as a median income, cost-burdened household. For example, a household of 4 living in a 1,200 sq ft home will have substantially the same expenses for food and transportation costs, regardless of income. While housing costs may make up an equal share of their monthly income, a \$300 electric bill could easily be covered by one household and impossible for another. In 2023, the USDA reported that lowest income households spend the highest percentage of their income on food - 32.6%, which amounts to an average of \$5,278 annually, while a middle-income family on average spends an average of \$8,989 on food - a higher dollar amount, but representative of only 13.5% of their income.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

The characteristics are households suffering from trauma, mental illness, substance abuse, etc. The need is for wrap around supportive services to assist families.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

A housing characteristic linked with increased homelessness is the rising cost of rent and utilities. Per a 2022 study of homelessness conducted by UCSF, 57% of participants who were housed 6 months prior to becoming homeless were rent burdened.

Discussion

Demo

The Continuum of Care pointed out that first-time homelessness is increasing countywide. “While the homelessness system is making significant strides in permanently housing individuals and families experiencing homelessness, as well as ensuring those households remain housed, the County has seen a year over year increase in individuals and families experiencing homelessness for the first time. This can be attributed to several factors, namely increasing housing costs and the significant loss of housing stock.

The number of people experiencing homelessness for the first time [in Butte County] has increased by 121% between Fiscal Year 2020/21 and Fiscal Year 2022/23.”

In UCSF's 2022 study, 39% of participants were experiencing homelessness for the first time.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A review of Housing Assessment data provided by HUD informs this analysis and is used to determine any racial or ethnic groups that may have a proportionally higher housing problems rate than other groups in the community. HUD has determined that a proportionally higher need exists when the percentage of persons in each category is at least 10 percentage points higher than the percentage of persons in the category. Due to the relatively small size of many groups and the extenuating circumstances faced by Paradise the following analysis is of limited value. The specific numbers included do not reflect the current situation but any trends or patterns that are identified can assist in prioritizing grant funds over the next five years.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	425	210	0
White	365	195	0
Black / African American	0	0	0
Asian	15	0	0
American Indian, Alaska Native	10	0	0
Pacific Islander	10	0	0
Hispanic	10	10	0
0	0	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Alternate Data Source Name:

CHAS 2017-2021

Data Source Comments:

Replaced default data with most current available data.

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	360	220	0
White	340	210	0
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	4	0
0	0	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Alternate Data Source Name:
CHAS 2017-2021

Data Source Comments: Replaced default data with most current available data.

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	260	260	0
White	226	180	0
Black / African American	0	0	0
Asian	4	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	75	0
0	0	0	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Alternate Data Source Name:
CHAS 2017-2021

Data Source Comments: Replaced default data with most current available data.

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	55	165	0
White	55	100	0
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	92	0
0	0	0	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Alternate Data Source Name:

CHAS 2017-2021

Data Source Comments: Replaced default data with most current available data.

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Extremely Low-Income Households (0-30% HAMFI):

In this income group there are approximately 635 households and 66.9% report a housing problem.

Very Low-Income Households (30-50% HAMFI):

In this income group there are approximately 580 households and 62% report a housing problem.

Low-Income Households (50-80% HAMFI):

In this income group there are approximately 520 households and 50% report a housing problem.

Moderate Income Households (80%-100% HAMFI):

In this income group there are approximately 220 households and 25% report a housing problem.

Out of the 1,955 households represented at or below median income, 56.26% report a housing problem. Housing cost burden is the most significant housing problem faced by Paradise residents, so it makes sense that the lowest income groups would have higher incidence.

Demo

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NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A review of Housing Assessment data provided by HUD informs this analysis and is used to determine any racial or ethnic groups that may have a proportionally higher rate of severe housing problems than other groups in the community. HUD has determined that a proportionally higher need exists when the percentage of persons in each category is at least 10 percentage points higher than the percentage of persons in the category. Due to the relatively small size of many groups and the extenuating circumstances faced by Paradise the following analysis is of limited value. The specific numbers included do not reflect the current situation but any trends or patterns that are identified can assist in prioritizing grant funds over the next five years.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	385	245	0
White	330	230	0
Black / African American	0	0	0
Asian	15	0	0
American Indian, Alaska Native	10	0	0
Pacific Islander	10	0	0
Hispanic	14	10	0
0	0	0	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Alternate Data Source Name:

CHAS 2017-2021

Data Source Comments: Replaced default data with most current available data.

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	415	380	0
White	375	380	0
Black / African American	0	0	0
Asian	15	0	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	10	4	0
Other	0	0	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Alternate Data Source Name:
CHAS 2017-2021

Data Source Comments: Replaced default data with most current available data.

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	85	425	0
White	65	335	0
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	75	0
Other	0	0	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Alternate Data Source Name:
CHAS 2017-2021

Data Source Comments: Replaced default data with most current available data.

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	15	200	0
White	15	135	0
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	92	0
Other	0	0	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Alternate Data Source Name:

CHAS 2017-2021

Data Source Comments: Replaced default data with most current available data.

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Extremely Low-Income Households (0-30% HAMFI)

There are 630 households in this group and 61.11% report a severe housing problem.

Very Low-Income Households (30%-50% HAMFI)

There are 795 households in this group and 52.2% report a severe housing problem.

Low-Income Households (50%-80% HAMFI)

There are 630 households in this group and 16.66% report a severe housing problem.

Moderate Income Households (80%-100% HAMFI)

Demo

There are 215 households in this group and 6.9% report a severe housing problem.

Out of the 2150 households represented in these income groups, 41.86% report a severe housing problem. The highest rate of severe housing problems is among the lowest income households. This is not unexpected since the largest housing problem is housing cost burden.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

This section compares the existence of housing cost burden and severe cost burden among racial groups against that of the jurisdiction to see if any group shares a disproportionate burden of the area's cost burden. For this purpose, HUD guidelines deem a disproportionately greater need to exist when persons of a particular racial or ethnic group experience cost burden or severe cost burden at a rate at least 10 percentage points higher than the jurisdiction as a whole.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	1,847	624	626	200
White	1,805	610	555	200
Black / African American	0	0	0	0
Asian	0	4	15	0
American Indian, Alaska Native	4	0	10	0
Pacific Islander	0	0	10	0
Hispanic	140	4	24	10
other	38	10	20	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Alternate Data Source Name:

CHAS 2017-2021

Data Source Comments: Replaced default data with most current available data.

Discussion:

Based on this information, 37.9% of all households are cost burdened; 36.75% of cost burdened households are white; 100% are Asian; 71.4% are American Indian or Alaska Native; 100% are Pacific Islander; 15.7% are Hispanic; and 44.1% are some other race. Also according to this information, there are no Black/African American households in Paradise at all. This is factually incorrect and a good example of how Census data is not reflective of reality. It's also worth noting that Hispanic is an ethnicity and not a race, which means a person can be both white and Hispanic, and there is no way of knowing if the 15.7% represented here are a duplication or an addition of cost burdened households, and not

necessarily a racial group that is not disproportionately cost burdened. If anything, this information may show that all minority households are cost burdened.

According to staff at the HACB, renters assisted with Housing Choice Vouchers live in concentrated areas of Paradise because the multifamily housing exists in concentrated areas. Otherwise, assisted residents are spread throughout Town. However, they do note that non-white renters are electing to not live in Paradise at all, but did not give a reason. When considering survey data plus anecdotal information from the HACB, it appears that Paradise is experiencing de facto segregation, which correlates with increasing gentrification. There is emerging research into "climate gentrification" where wealthier residents are able to rebuild after disasters while low-income residents sell their property to developers at discount rates but are priced out of the rebuilt neighborhoods they formally occupied.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Based on Census numbers, 37.9% of all households are cost burdened; 36.75% of cost burdened households are white; 100% are Asian; 71.4% are American Indian or Alaska Native; 100% are Pacific Islander; 15.7% are Hispanic; and 44.1% are some other race. Also according to this information, there are no Black/African American households in Paradise at all. This is factually incorrect and a good example of how Census data is not reflective of reality. It's also worth noting that Hispanic is an ethnicity and not a race, which means a person can be both white and Hispanic, and there is no way of knowing if the 15.7% represented here are a duplication or an addition of cost burdened households, and not necessarily a racial group that is not disproportionately cost burdened. If anything, this information may show that all minority households are cost burdened.

According to staff at the HACB, renters assisted with Housing Choice Vouchers live in concentrated areas of Paradise because the multifamily housing exists in concentrated areas. Otherwise, assisted residents are spread throughout Town. However, they do note that non-white renters are electing to not live in Paradise at all, but did not give a reason. When considering survey data plus anecdotal information from the HACB, it appears that Paradise is experiencing de facto segregation, which correlates with increasing gentrification. There is emerging research into "climate gentrification" where wealthier residents are able to rebuild after disasters while low-income residents sell their property to developers at discount rates but are priced out of the rebuilt neighborhoods they formally occupied.

If they have needs not identified above, what are those needs?

All residents have similar needs - affordable housing and accessible services.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The number of residents of any racial group or ethnicity other than white alone is disproportionately low to the total population compared to Butte County demographics as a whole. Rather than having a concentration of minorities in a specific area or neighborhood, there is an overall lack of variation among Paradise's population. Butte County is only 60% white, but Paradise is over 90% white.

NA-35 Public Housing – 91.205(b)

Introduction

While there is no Public Housing in Paradise, there is subsidized affordable housing funded with taxpayer dollars. The federal government stopped funding new construction of Public Housing in 1998, shifting resources towards Housing Choice Vouchers (commonly known as Section 8). Tenant-based vouchers increase affordable housing choices for very low-income families. Families with a tenant-based voucher lease safe, decent, and affordable privately-owned rental housing of their choosing. Project-based vouchers are vouchers that fund a housing unit rather than a family, and in this way, the Housing Authority can assist in funding affordable housing development. 20% of a Housing Authority's vouchers can be used as Project-Based Vouchers.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	331	2,077	318	1,609	149	1	0

Table 22 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Alternate Data Source Name:

HACB data

Data Source Comments: Replaced default data with most current available data

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	20,173	0	15,668	15,271	20,023	32,688
Average length of stay	0	0	2,615	0	455	1,760	1,155	545
Average Household size	0	0	3	0	2	2	1	5
# Homeless at admission	0	0	137	320	114	74	131	1
# of Elderly Program Participants (>62)	0	0	126	915	71	740	104	0
# of Disabled Families	0	0	171	1,392	161	1,145	85	1
# of Families requesting accessibility features	0	0	22	1,947	2	1,913	32	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Alternate Data Source Name:

HACB data

Data Source Comments: Replaced default data with most current available data

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	592	2,376	316	1,929	127	4	0
Black/African American	0	0	70	357	39	309	9	0	0
Asian	0	0	63	444	34	406	0	0	0
American Indian/Alaska Native	0	0	22	81	8	71	2	0	0
Pacific Islander	0	0	12	23	1	20	2	0	0
Other	0	0	77	418	61	347	9	1	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Alternate Data Source Name:

HACB data

Data Source Comments: Replaced default data with most current available data

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	301	712	107	591	14	0	0
Not Hispanic	0	0	0	0	0	0	0	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 25 – Ethnicity of Public Housing Residents by Program Type

Alternate Data Source Name:

HACB data

Data Source Comments: Replaced default data with most current available data

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The greatest need for disabled households is the need for available housing. There are 8,119 disabled households on the wait-list for public housing, housing choice vouchers, a project-based vouchers. The accessibility feature that disabled residents need most often is for mobility accommodations.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The most immediate need is more funding in support of these essential programs, demand seriously outweighs supply. Also, social services support to assist households in finding housing and remaining housed is needed.

How do these needs compare to the housing needs of the population at large

The population in Paradise is older and poorer than the both the county and state averages. Considering current population projections anticipate an increase in the senior population in Butte County, Paradise should expect an aging population as well, meaning an increased need for housing that accomodates the needs of seniors.

Discussion

HACB committed Project-Based Vouchers to four development projects, utilizing a total of 95 vouchers, in the Town of Paradise. Two of the four are currently under construction. Once complete, these four developments will provide 233 new units of affordable housing for the Town of Paradise.

NA-40 Homeless Needs Assessment – 91.205(c)

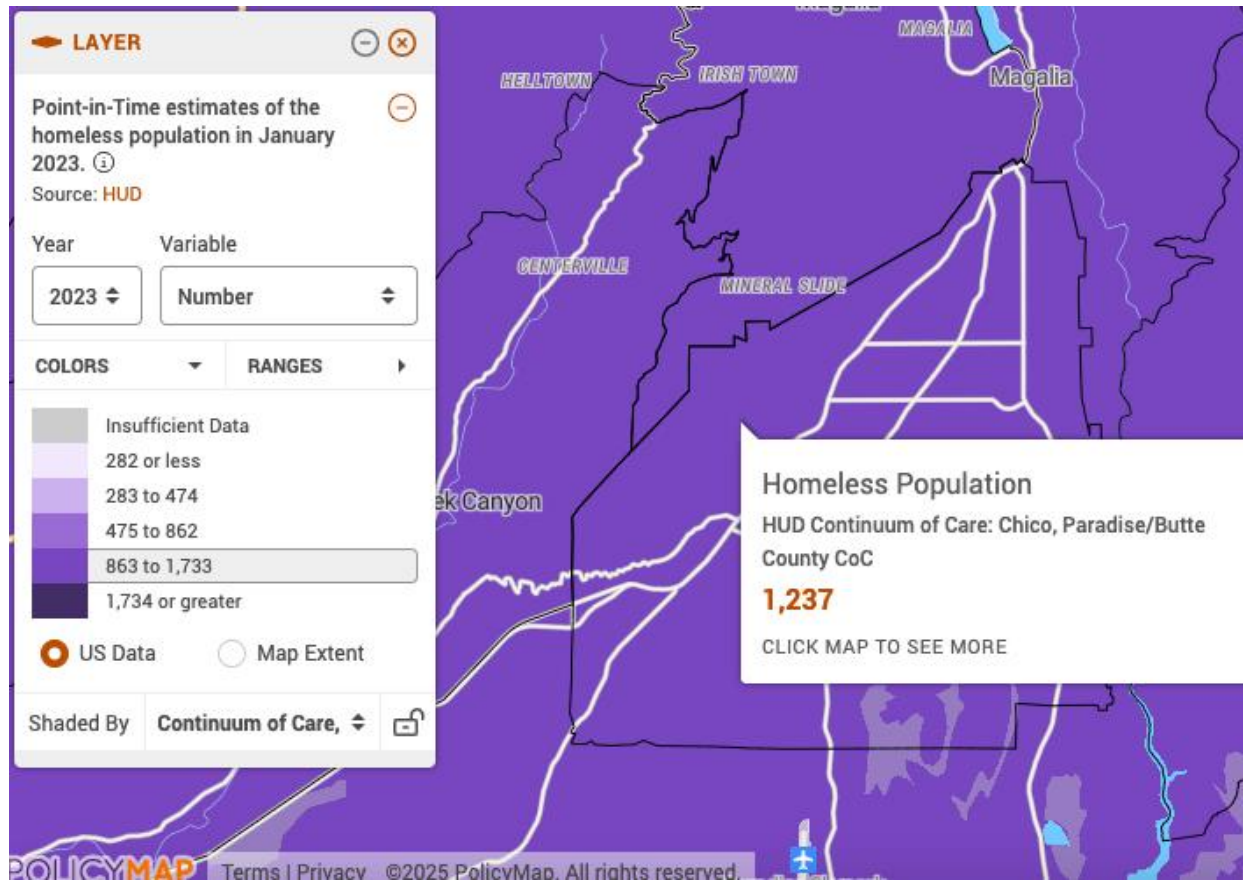
Introduction:

Homelessness is a particularly troublesome and complex issue that plagues communities across the nation. A major reason that homelessness is so difficult to combat is that it has many causes with overlapping and interrelated variables. The cause of any one person's homelessness often lies not in a single factor, but at the convergence of multiple events and conditions. From one angle, homelessness can be seen as an economic problem – caused by unemployment, foreclosure, or poverty. From another viewpoint, homelessness could appear to be a health issue – many homeless persons struggle with one or more conditions such as mental illness, physical disability, HIV/AIDS, or substance abuse. Looking at the problem another way, homelessness emerges as a social problem – with factors such as domestic violence, educational attainment, or race lying at the root. Homelessness is caused by all these issues, sometimes simultaneously, and the onus is primarily on the homeless individuals to solve. Fighting homelessness requires a truly collaborative, community-based approach and investment, which may include radically changing the way American society values housing.

The Stewart B. McKinney Homeless Assistance Act defines the "homeless" or "homeless individual" or "homeless person" as an individual who lacks a fixed, regular, and adequate night-time residence; and who has a primary night-time residence that is:

- A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill).
- An institution that provides a temporary residence for individuals intended to be institutionalized; or
- A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

NOTE: PIT Count Data is only available at the Continuum of Care level. Paradise is included in the Butte County Continuum of Care.



Butte County Homeless Population

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

The PIT count only includes people who were in shelters at the time of the count, but the Butte County CoC collects more extensive data than that required by HUD. Per the CoC, the number of people who exited homelessness in Butte County in 2024 was 3,180. The average days a person experienced homelessness was 110. There are approximately 449 chronically homeless households, and 160 homeless individuals with veteran status. 69.3% of homeless in Butte County are households with children, and .2% are unaccompanied youth. 73.5% of households exit homelessness to permanent housing in Butte County.

The total number of people that accessed services while experiencing homelessness in CY 2024: 4,926

The total number of NEW people accessing services while experiencing homelessness in CY 2024: 3,109

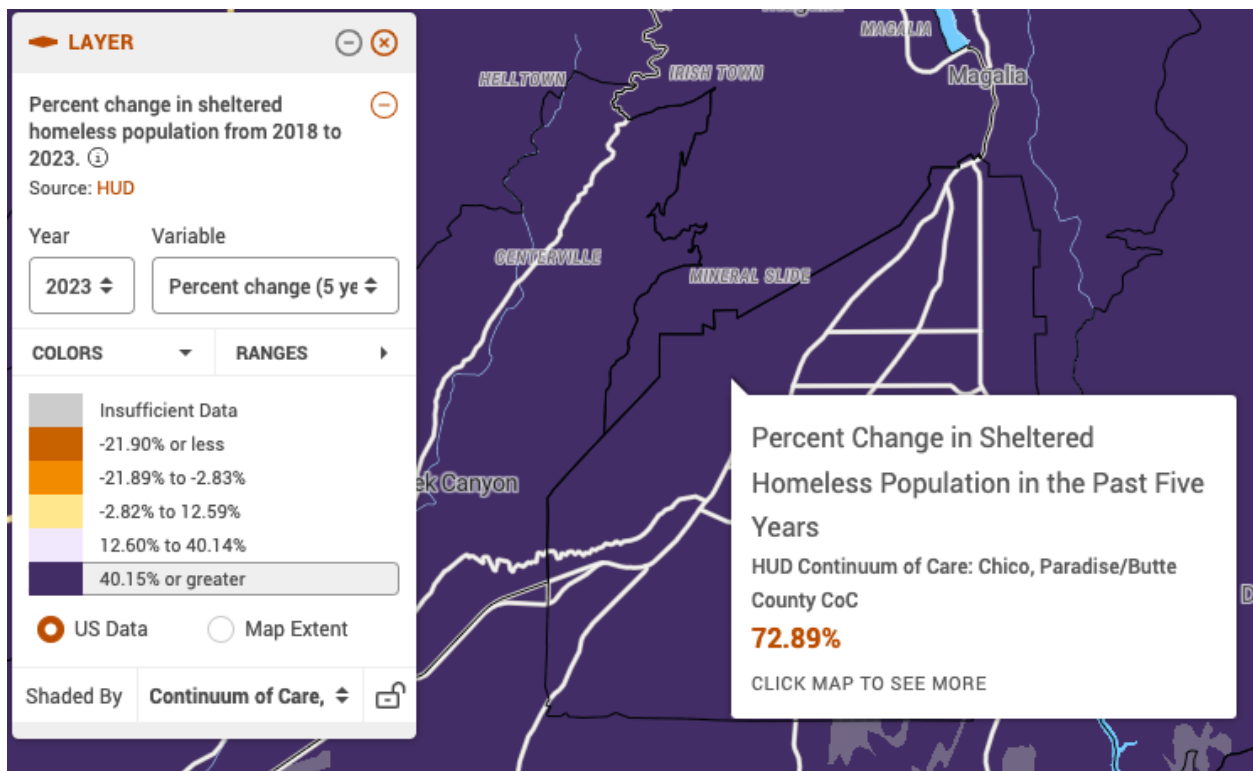
- The count of people accessing services only includes those that reported being homeless, in temporary housing, or in institutional settings. This number does not include those that accessed services that are experiencing housing instability, i.e., pending eviction.

Nature and Extent of Homelessness: (Optional)

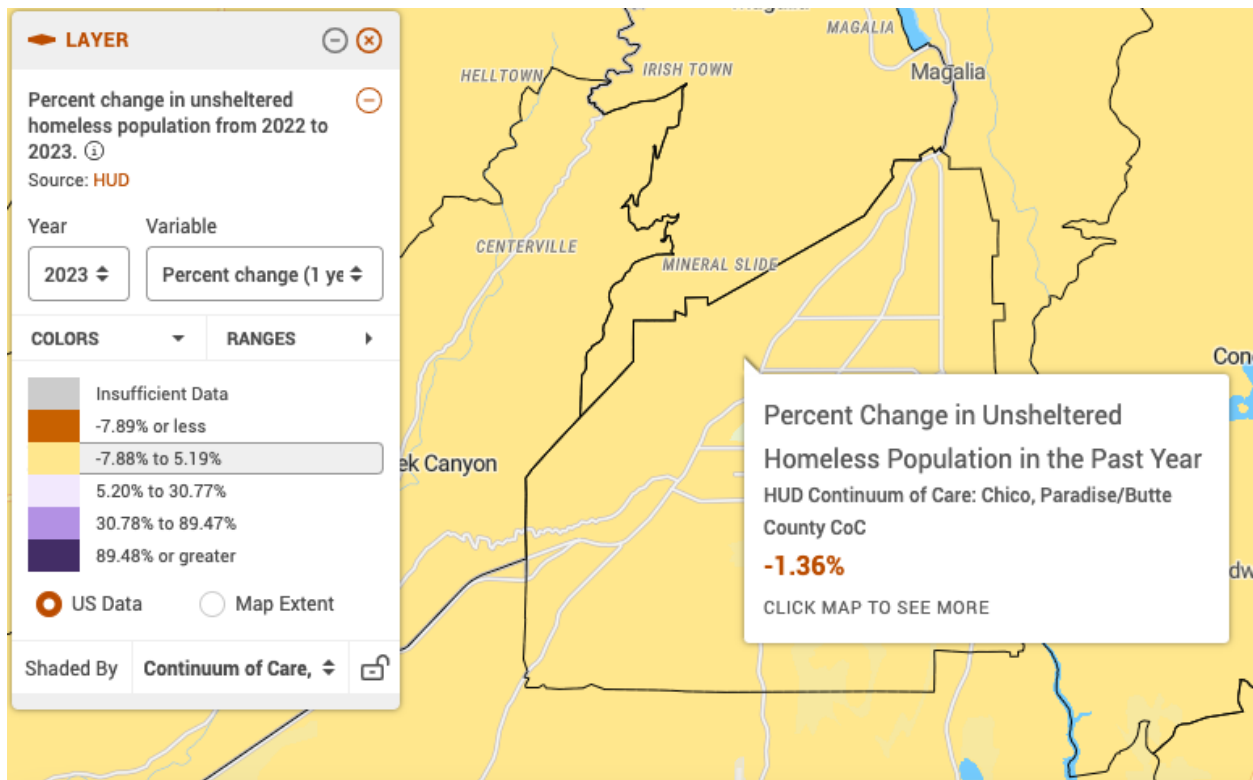
Race:	Sheltered:	Unsheltered (optional)
White	618	0
Black or African American	50	0
Asian	12	0
American Indian or Alaska Native	34	0
Pacific Islander	5	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	109	0
Not Hispanic	0	0

Data Source

Comments: Replaced default data with most current available data



Percent change in sheltered homeless



Percent change in unsheltered homeless

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

69.3% of homeless in Butte County are households with children, and .2% are unaccompanied youth. There were also 160 veterans.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Racial and ethnic data was not collected by unsheltered homeless, which make up an estimated 40% of homeless in Butte County.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Sheltered vs. unsheltered homelessness too often comes down to semantics. Homelessness, as defined by HUD, includes those residing in places not meant for human habitation, including RVs that do not meet habitability standards (i.e., no electricity, water, heat, etc.). When conducting the PIT, surveyors are instructed to look for RVs and other vehicles that don't meet habitability standards, however, there isn't a feasible way for a proper count of this specific type of homelessness. Through coordination with a variety of law enforcement and code enforcement entities, the County is aware that there are many people residing in these types of vehicles, but in order for them to be counted, the vehicle has to be

located and a person has to respond to the surveyors' inquiry. There are many people that chose not to be surveyed or simply don't answer when the surveyor attempts to contact those in vehicles.

During 2024, 3,241 residents lived in Permanent Supportive Housing (long-term supportive housing for chronically homeless) and Rapid Rehousing (short-term rental assistance to people experiencing homelessness), but were not included in the Point In Time count because they did not meet the HUD definition of homeless.

Discussion:

Homelessness is a problem in Butte County and data collected likely represents a serious undercount of how many homeless residents, precariously housed, and inadequately sheltered families reside in this area. Until HUD expands the definition of homeless and amends how PIT counts are carried out in order to be more representative of people in rural populations, the data collected undermines the local efforts that communities put in to address this urgent issue.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

Non-homeless persons with special needs include the elderly; frail elderly; persons with mental, physical, and/or developmental disabilities; persons with drug and alcohol addictions; persons with HIV/AIDS and their families; and victims of domestic violence, sexual assault, and stalking. Members of these special needs populations often have low incomes. Data on special needs populations is limited, but there is a significant need for housing and/or supportive services for all special needs sub-populations and meeting these needs is a high priority for the Town.

Describe the characteristics of special needs populations in your community:

Elderly: The elderly population faces increased challenges and providing decent, affordable housing is incredibly important. It is medically beneficial and emotionally comforting for this population to remain in a familiar setting and, as a result, strong emphasis is placed on the elderly maintaining a lifestyle that is as independent as possible. Unfortunately, the elderly population is often on a limited income and/or has a disability, which puts financial pressure on them that reduces independence. As prices throughout the community inflate, the elderly population generally lacks the ability to increase their income to match. The Town has an unusually high population of older adults. While they fall short of a majority, seniors age 65+ make up 43% of the population, and seniors over the age of 75 are 23.23% of the population. The median age of all residents is 60. Older residents are more vulnerable to the Town's lack of medical facilities like the continued closure of Feather River Hospital, and unavailability of healthcare options is frequently cited by residents as the reason why they will not return to Paradise.

HIV/AIDS: See below **Alcohol and Drug Addiction:** Gathering accurate data about alcohol and drug addiction within a community is difficult. Addiction often goes unrecognized because people do not seek help due to fear of criminal charges and/or the social stigma associated with addiction and other medical issues. Often only when someone overdoses, gets arrested, or seeks treatment are they counted in statistics.

Disability: As noted above, according to 2017-2023 ACS data, there are 1,353 residents with disabilities in Paradise making up approximately 20.49% of the population. 22.8% of disabled residents are over 65. Less than 10% are children.

The most common disability noted is difficulty living independently (11.5%). Disabilities are self-reported. Independent living disability is described as: "Because of a physical, mental, or emotional problem, having difficulty doing errands alone such as visiting a doctor's office or shopping."

What are the housing and supportive service needs of these populations and how are these needs determined?

Elderly and Frail Elderly: Providing secure, safe, affordable, and stable housing for the elderly population is vitally important for this population. There are many factors that contribute to a healthy environment for the elderly including, but not limited to, access to health care, shopping, and social networks. A robust public transportation network is incredibly beneficial to assisting the elderly remain active and independent. Additionally, elderly residents' homes may need modifications to assist with any disabilities that may develop because of aging.

Disability: Individuals with disabilities encompass a wide range of skill levels and abilities. Therefore, they have many of the same issues as the general population with the added needs that are unique to their capabilities. Individuals with disabilities usually have a fixed income and have limited housing options. The individuals who have more independent skills tend to utilize subsidized housing options. Individuals requiring more support find residences in the public welfare funded community homes either sharing settings or privately-owned personal care settings. Many individuals continue to reside with parents and families throughout adulthood, limiting the income potential of caregivers, and creating an emergent homeless population of disabled seniors when individuals outlive the family that supported them. Regardless of the housing situation, a common thread is the need for continuous support services dependent of the level of capabilities.

Persons with Alcohol/Drug Addictions: Individuals with substance abuse problems need a strong network to stay healthy and sober. Their housing needs include sober living environments, support for employment, access to health facilities, and easy access to family and friend networks. Additionally, detoxification facilities are necessary when addiction is first recognized.

Persons who are victims of domestic violence, sexual assault, and stalking (ie Intimate Partner Violence): Catalyst reported services were provided to 32 Paradise residents during 2024. Catalyst provides the following types of services - counseling, temporary restraining order assistance, in-person crisis assistance, phone crisis assistance, referral services, forensic exam accompaniment, emergency housing assistance. In 2024, the Butte County Attorney General's Office reviewed 9,500 intimate partner violence cases, and in April of 2025 alone, there were two intimate partner homicides in Butte County.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The California Department of Public Health releases an annual survey of HIV by County. In Butte County, the rate of newly diagnosed people with HIV/AIDS is 7 per 100,000. There are

currently 287 residents living in the County with HIV for a rate of 125.5 per 100,000 people, an increase of 22 between 2022 and 2023. Approximately 82.2% of people living with HIV are currently in care and in 18.5% the virus is suppressed. There were 43 deaths related to HIV in Butte County from 2019 to 2023. Sexual contact is the most common form of transmission in all people.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

The Town of Paradise does not administer a HOME TBRA program and instead refers residents to the Housing Authority County of Butte.

Discussion:

“The City of Paradise shall not use grant funds to promote “gender ideology,” as defined in Executive Order (E.O.) 14168, Defending Women from Gender Ideology Extremism and Restoring Biological Truth to the Federal Government.”

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Facilities that meet a critical need have been identified as Fire, Health Care, Law Enforcement, Public Assembly Points/Evacuation Centers, and Schools. The Town of Paradise lost and has not completed the rebuilds of Paradise Elementary School and the Senior Center, which was also an assembly point and evacuation center.

School enrollment is projected to grow at 5% per year. Paradise Ridge Elementary School is the largest school by enrollment with 502 students and impacted by the high number of students. The District is planning to start construction to rebuild Paradise Elementary School in the very near future.

The Senior Center is currently under construction and will become a Community Center upon completion. Its unknown if the Community Center will again become an emergency assembly point or evacuation center as it was before the fire.

How were these needs determined?

In 2020, Paradise Unified School District created a facilities master plan of priorities. In Paradise, the priorities were to complete substantial repairs to Ponderosa Elementary School (now Paradise Ridge Elementary School), repair Paradise High School, remove debris and update accessibility at Paradise Intermediate School, construct Ridgeview High School, and construct new maintenance, operations and food service facilities.

Describe the jurisdiction's need for Public Improvements:

The Town of Paradise is continuing to make repairs to public roads and other infrastructure damaged by the Camp Fire and subsequent debris removal activities. There is also a need to mitigate hazards remaining since the fire, like evacuation routes, reduction of streets with limited exits, and open ditches.

How were these needs determined?

The Town of Paradise relies on the Long-Term Recovery Plan, Transportation Master Plan, Storm Drain Master Plan and General Plan for setting priorities.

Describe the jurisdiction's need for Public Services:

There is considerable public demand for increased healthcare in the Town of Paradise, especially emergency medical care. Many former residents have stated that they will not return to Paradise until the emergency room reopens and/or primary care physicians return to the Ridge. As the Town does not own or operate the local hospital, it is not within the Town's purview to reopen that facility, and investment in other healthcare options are not feasible for a recovering community like Paradise.

How were these needs determined?

These needs are determined by public feedback and a comparison to what existed at the time of the fire and what has not been replaced. See also the attached Long Term Recovery Plan.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This section looks at the housing market and supply in the Town of Paradise by analyzing housing indicators. Developing a picture of the current housing stock in the community begins by looking at trends in structure, age, price, and tenure. Furthermore, the supply of homeless shelter facilities, special needs services and housing, and non-housing community development resources are considered. The analysis is supplemented by GIS maps to provide geographical visualization of the data. Unfortunately, most of the housing stock in the Town of Paradise was destroyed by the Camp fire and the included data from the US Census Bureau does not accurately reflect the current situation. When possible, supplementary data and estimates are provided. The Town is in significant need of housing units for a wide range of households, particularly lower income households and those with special needs.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

This section examines the composition of Town's housing stock in terms of housing type and tenure. Details are provided based on the number of units in the structure, multifamily housing distribution within the jurisdiction, unit size and tenure, as well as an analysis of owner-occupied and renter occupied housing. The number of housing units in Paradise that were not destroyed in the Camp Fire are approximately 1720. Some homes (mainly mobile homes in parks), that were not destroyed in the fire were subsequently relocated or condemned.

Since that time, 2,812 single family homes have been rebuilt and 663 multi-family units have been rebuilt as of May, 2025. The surviving units, plus the newly rebuilt units and replaced mobile homes in parks (est. 126) equal 5,321 housing units. The California Dept. of Finance Housing Estimate from January 1, 2025, estimated the Town's housing unit count to be 5,294 with a population of 11,088. So while we know that the housing unit count reported in the 2023 American Community Survey is no longer accurate, it is the most recent information available that has data at the level requested in this report.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	2,334	71%
1-unit, attached structure	188	6%
2-4 units	85	3%
5-19 units	502	15%
20 or more units	16	0%
Mobile Home, boat, RV, van, etc	185	6%
Total	3,310	100%

Table 26 – Residential Properties by Unit Number

Alternate Data Source Name:

American Community Survey (ACS) 2023

Data Source Comments:

Alternate data used to show most current available data. Only actual housing units shown in tabulation (ie, mobile homes are included, but not RVs, vans, etc. because they are not commonly accepted housing units)

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	22	1%	0	0%
1 bedroom	169	7%	341	54%
2 bedrooms	1,824	76%	293	46%
3 or more bedrooms	387	16%	0	0%

	Owners		Renters	
	Number	%	Number	%
Total	2,402	100%	634	100%

Table 27 – Unit Size by Tenure

Alternate Data Source Name:

American Community Survey (ACS) 2023

Data Source Comments: Alternate data used to show most current available data. The ACS groups 2 and 3 bedroom units into one data point, so the 2 bedroom field is showing 2-3 bedroom units, and 3 or more is showing 4+ bedroom units.

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Through state programs, the Town of Paradise intends to provide direct assistance to 50 low to moderate income households.

Through federal programs, the Town will assist in the development of 292 number of multi-family units making between 20-60% AMI. 201 are family units, 91 number are senior units, 5% percent are reserved for people with disabilities.

With CDBG entitlement funds, as they are expected to be limited, the Town plans to provide direct financial assistance to residents through subsistence programs and public services to try to reduce housing cost burdens.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

No Section 8 contracts are expiring in the next 5 years.

Does the availability of housing units meet the needs of the population?

No, due to the 2018 Camp fire there is a need for all types of housing units to meet the needs of the population. Significant support is required to assist the Town in recovering from the disaster. Residents located in temporary housing, alternative housing, and experiencing homelessness are need of safe, secure, and affordable housing. With around 5,300 housing units in Paradise, the Town still needs to rebuild over 6,000 homes to recover the housing units lost in 2018.

Describe the need for specific types of housing:

The Town needs all types of housing. New development is the primary need for housing due to the destruction of most housing units in 2018. The lack of sewage infrastructure continues to be a significant barrier to the development of housing in Paradise, particularly higher density developments such as multifamily housing, cooperative housing developments, and mobile home parks. Almost all subsidized housing constructed in Paradise is high density multi-family housing, which means construction costs incorporating the septic infrastructure needs are much higher than developments in neighboring communities. Multi-family housing also doesn't work for all types of residents in need of housing - particularly those with pets and small farm animals and self-employed individuals who had previously operated businesses on their properties.

Discussion

As of May 2025, the housing that exists in Paradise consists of approximately 1,720 homes that were not destroyed in the fire, 2,812 rebuilt single family residences, and 663 multifamily housing units. The primary source of funding for rebuilding was homeowners' insurance. State and Federal funding has been concentrated on assisting low-income homeowners rebuild or purchase completed replacement housing. Assistance to build rental housing in the form of multifamily developments was not available until late 2023 and most assisted multifamily housing is still under construction and not yet ready for occupancy. There has been no assistance to rebuild single-family rental homes. A lack of assistance to rebuild all types of housing has likely led to Paradise's very high rates of homeownership.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The following section examines the cost of housing for both homeowners and renters within Paradise before and after the 2018 fire. A review is made of the home values and rents, as well as changes in home values and rents. Finally, a closer look is given to the affordability of the housing stock for the residents of the jurisdiction. Some data on housing cost is released on a more regular basis than others. The data is from different years, but always the most current available. Seeing as the data available is from 2023 and does not include approximately 37% of current housing stock, it's unknown if the housing cost analysis is accurate.

Cost of Housing

	Base Year: 2019	Most Recent Year: 2023	% Change
Median Home Value	223,400	391,100	75%
Median Contract Rent	895	1,270	42%

Table 28 – Cost of Housing

Alternate Data Source Name:

American Community Survey (ACS) 2023

Data Source Comments: Alternate data used to show most current available data.

Rent Paid	Number	%
Less than \$500	6	10.6%
\$500-999	147	58.0%
\$1,000-1,499	248	18.1%
\$1,500-1,999	100	5.7%
\$2,000 or more	119	7.6%
Total	620	100.0%

Table 29 - Rent Paid

Alternate Data Source Name:

American Community Survey (ACS) 2023

Data Source Comments: Alternate data used to show most current available data.

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	280	No Data
50% HAMFI	170	405
80% HAMFI	150	360

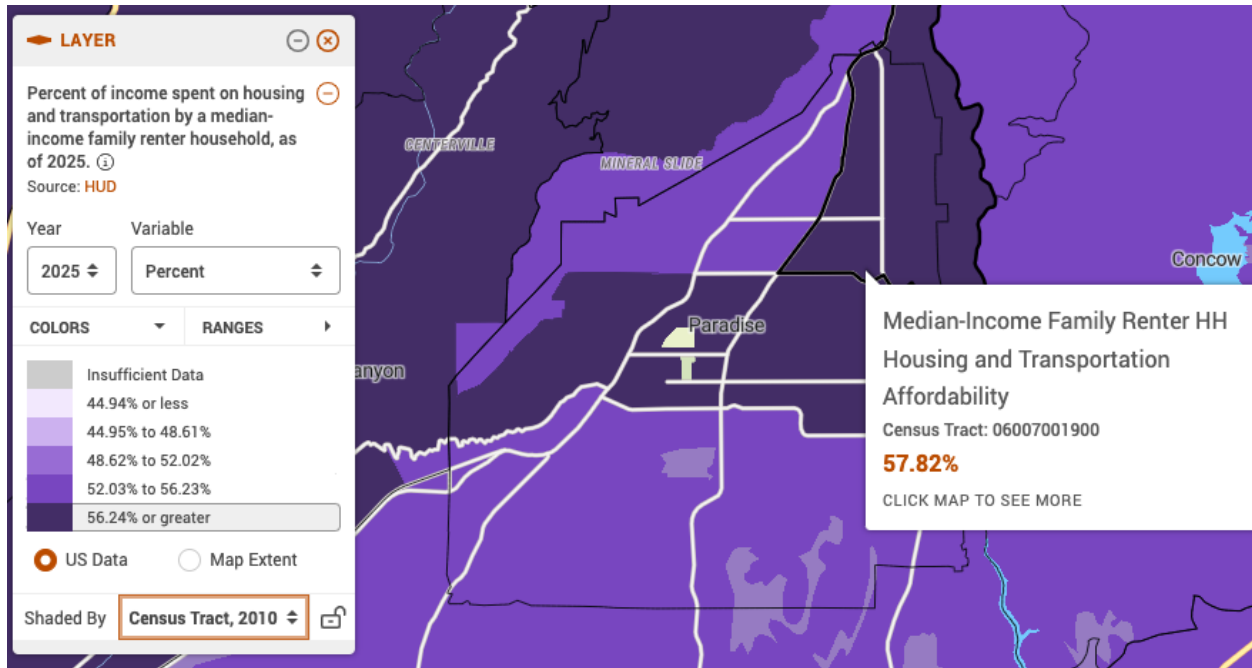
Number of Units affordable to Households earning	Renter	Owner
100% HAMFI	No Data	130
Total	600	895

Table 30 – Housing Affordability

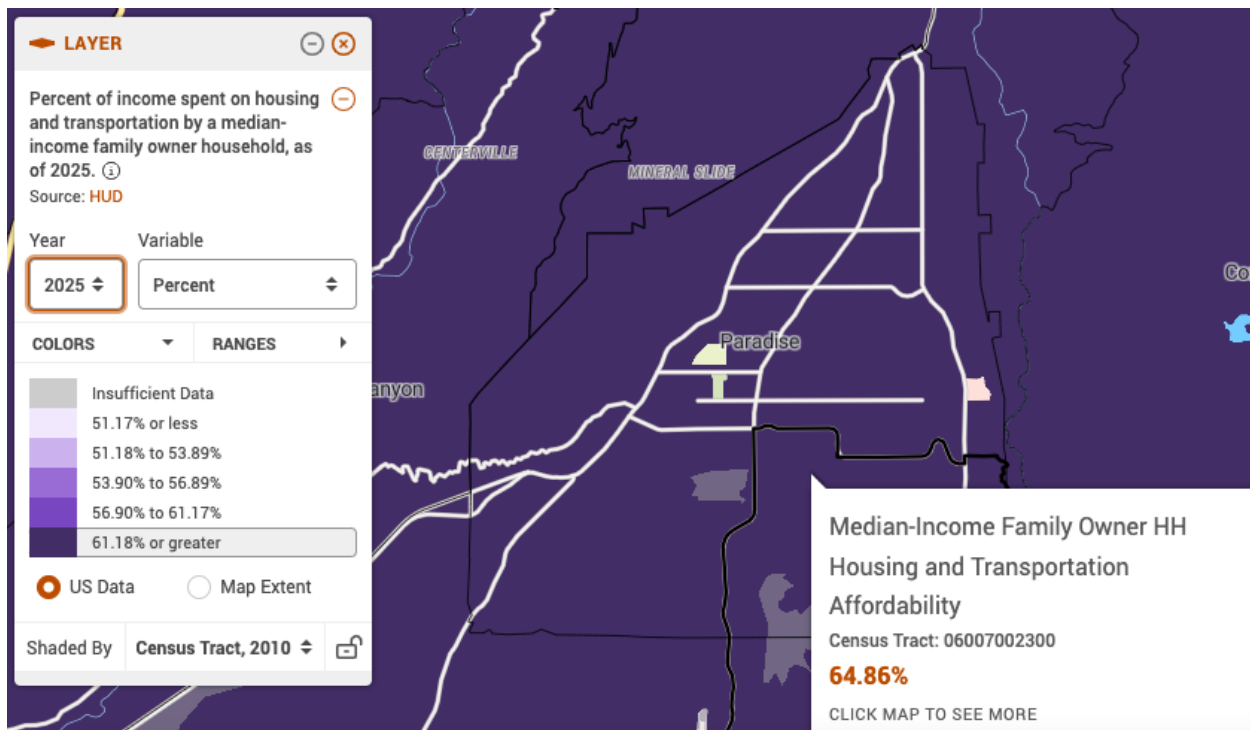
Alternate Data Source Name:

CHAS 2017-2021

Data Source Comments: Alternate data used to show most current available data.



Percent of income spent on housing by renters



Percent of income spent on housing by homeowners

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,049	1,091	1,428	2,012	2,423
High HOME Rent	1,013	1,086	1,306	1,499	1,653
Low HOME Rent	793	850	1,021	1,179	1,315

Table 31 – Monthly Rent

Data Source Comments: Alternate data used to show most current available data.

Is there sufficient housing for households at all income levels?

No, there is a lack of sufficient housing for all income levels. The number of units available for rent or purchase is incredibly low and do not meet the needs of the community. It is imperative that housing is developed to assist in the recovery from the Camp fire. It's estimated that the Town's housing stock needs to double in the next 10 years to remain financially solvent.

How is affordability of housing likely to change considering changes to home values and/or rents?

Housing affordability is unlikely to change without changes to market conditions effecting building materials, labor costs, and financing.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

According to the US Census Bureau, the median contract rent for all units in Paradise was \$1,270 in 2023. Also in 2023, the high HOME rent is \$1,184 and the low HOME rent is \$928.

Fair market rent for a one-bedroom unit in 2023, the unit size most often occupied by seniors, was \$941, less than the 65% rent limit of \$986, which meant that the fair market rent became the limit in HOME subsidized affordable housing units. Rents increased in 2024, so that the one bedroom high HOME rent exceeded fair market rent for a one-bedroom unit. Instead of a standard 10% increase, the rent went back to the lesser of the fair market value or the high HOME limit- \$1,086. This was a 15.4% rent increase that would not be permitted in a non-subsidized housing unit, and pushed some vulnerable single income tenants out of subsidized housing.

The per unit development cost of subsidized rental housing far exceeds the cost to develop rental housing without any government funding, and the low rent potential limits the developers ability to accrue meaningful operational and replacement reserves beyond minimal formulas that don't match reality. Additionally, the subsidized rents are nearly equal to fair market rate rents, but don't come with the same income limits and reporting requirements, making subsidized rental units unattractive to all but the lowest-income renters.

The Town made some key changes to its down-payment assistance program, which previously charged 3% interest for 10 years, and forgave accrued interest after year 20. Using state funding that does not impose an affordability period, the Town reduced interest to 1% for 10 years, and removed the option to have interest forgiven after 20 years. The idea behind this change was that the households using the down payment assistance program were likely purchasing small, starter homes and were disincentivized to move up into larger, more expensive homes when their incomes and family sizes increased. Assisted households are now neither incentivized or de-incentivized to stay in the home beyond 10 years, but if they are able to move prior to living in the home for 10 years, there is some incentive for them to move sooner rather than later. This way, small starter homes can be returned to the market to be purchased by another household needing affordable housing.

Discussion

According to the ACS 2019-2023, the Median Home Value in Paradise has increased 79% in the last five years to \$391,100. In multiple census tracts, the home value has increased more than 100%. While California has protections in place to prevent year over year increases in property taxes from exceeding 2%, an increase in home values are seen in higher costs for homeowners' insurance. New home buyers entering the housing market will face more obstacles finding affordable housing and are likely to take on far more debt than the generations before them. The increase in median home values is largely due to the Camp Fire - over 65% of homes in Paradise were built within the last 5 years. Building codes have increased the value of homes, now that things like solar energy and fire suppression systems are required, but also increased the cost of construction. Far greater than the change in building codes, the increased cost of building materials, labor, and financing has exponentially increased the cost of home building across the country. The profit margins of builders are small with the cost to build averaging between \$225-\$300 per sq ft, and the upper limit of market value is determined by what the market can bear. 5 years ago, well qualified homebuyers could expect fixed-rate mortgage interest below 3%. COVID-19 market conditions triggered inflation at rates not seen in 40 years, prompting the Federal Reserve to increase interest rates to slow the speed of borrowing. For the past 12 months, fixed-rate mortgages have been consistently over 6%. Homebuyers who purchased homes when rates were low can't afford even lateral moves without a substantial increase in income or without moving into a different real estate market altogether. Unlike other products, increased home prices don't do much to reduce demand because housing is a basic human need. Many of the new home purchases in Paradise are attributed to buyers moving in from areas where real estate prices far exceed the average home sale price of Paradise, rather than being purchased by returning Paradise residents.

As fewer buyers were able to purchase homes in Paradise, some local home builders have shifted their business models away from building the typical single family home in favor of building smaller homes that can sell to a larger pool of buyers. In a 2003, a HUD/Census Housing Survey found that the median square footage of a suburban home was 1,819 sq ft. In Paradise, the median square footage of a detached, single family home built and sold in 2024 was only 1,333 sq ft., and 10% were 1,000 sq ft or less.

Comparing the small area fair market rents published by HUD for the 95969 zip code, the estimated 40th percentile gross rent for a 2 bedroom home has increased by 34.34% since 2018. This is on par with a 34.74% increase for all of Butte County.

Rent, unlike real estate, is considered a consumer good and subject increase limits by state law, from which affordable housing is exempt. If rents increase beyond what the tenant can pay, the tenant can leave in search of other housing. Landlords have incentive to keep rents affordable in order to keep a vacancy rate below the industry standard of 5%. It's estimated that of the rebuilt 663 multi-family units in Paradise, 20% have subsidized rents. Because the market can't bear higher rents, continued new high density rental development by the private sector is likely to slow as the gross rent potential doesn't make building financially feasible. In affordable housing, housing managers are not permitted to reduce rents in order to reduce unit turn-over and prevent homelessness. Rents are required to increase, as

determined by lagging market indicators, which will not react in time to reflect true market conditions until after tenants have been forced to leave housing they are already in.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The tables and maps in this section provide details on the condition of housing units throughout the region by looking at factors such as age, vacancy, and the prevalence of housing problems.

As defined by HUD, the four housing problems are:

- 1) a home which lacks complete or adequate kitchen facilities
- 2) a home which lacks complete or adequate plumbing facilities
- 3) a home which is overcrowded (having more than one person per room)
- 4) a household that is cost burdened (paying 30% or more of their income towards housing costs)

It is very likely that the numbers reported in these tables are not an accurate representation of housing conditions in Paradise. Nearly 66% of all housing in Paradise was rebuilt within the last 5 years.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

For the purposes of this plan, units are in “standard condition” when the unit is in compliance with the local building code, which is based on the International Building Code.

The definition of substandard housing is a housing unit with one or more serious code violations. For the purposes of this analysis the lack of a complete plumbing or a complete kitchen will also serve as an indicator of substandard housing.

Units are in “substandard condition but suitable for rehabilitation” when the unit is out of compliance with one or more code violations, and it is both financially and structurally feasible to rehabilitate the unit.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,940	34%	1,090	50%
With two selected Conditions	20	0%	135	6%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	3,765	66%	960	44%
Total	5,725	100%	2,185	100%

Table 32 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	550	10%	190	9%
1980-1999	1,255	22%	570	26%
1950-1979	3,395	59%	1,255	58%
Before 1950	530	9%	165	8%
Total	5,730	100%	2,180	101%

Table 33 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	3,925	68%	1,420	65%
Housing Units build before 1980 with children present	255	4%	130	6%

Table 34 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 35 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

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Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Out of the 1,720 homes that were not destroyed by the fire, 694 were built prior to 1978. 49% of all households in Paradise are believed to be low-income, meaning there is a potential for 340 homes in Paradise to contain lead-based paint.

Discussion

The data on this page is from a combination of sources from different dates and surveys, and is likely inaccurate. What is known is that there were approximately 1,720 homes that were not destroyed in the Camp Fire, and over 1000 of them were built after lead-based paint was banned.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

As noted in NA-25, the Town of Paradise is served by the Housing Authority of the County of Butte. The only data available covers the entire county. The only development that provided Section 8 units was destroyed in the fire and is no longer available. The Town needs public and assisted housing to provide for the residents who have been displaced and/or are living in substandard conditions due to the lack of affordable units.

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			345	2,225	338	1,887	214	1	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 36 – Total Number of Units by Program Type

Alternate Data Source Name:

Public Housing/Section 8 data

Data Source Comments: Updated with most current available data

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

There are no public housing units in Paradise. There are several multifamily developments that have received investment from the Housing Authority or direct HUD allocations in the form of Project Based Vouchers and Low-Income Housing Tax Credits. All developments with public investment are less than 5-years old. Paradise has commitments of 95 Project-Based Vouchers from the Housing Authority.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 37 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

As mentioned above, there is no public housing in Paradise, but there are multifamily developments with public investment. Paradise Community Village is a recently rebuilt, 36-unit property with Low-Income Housing Tax Credits and HOME funds. Paradise Gardens III has direct project-based vouchers and was rebuilt in 2024. Eaglepointe is a 43-unit property with CDBG-DR funding that was built in 2024. Mayer Commons (formerly Kathy Ct Apartments) is 12-units in the process of being rebuilt with CDBG-DR funding and expected to be completed in 2025. Northwind Senior Apartments are also under construction and expected to be complete in 2025. Northwind will have 21 units built with CDBG-DR funds. Cypress Family Apartments are also under construction with a completion expected in late 2025. Cypress Family will have 70 units and is being built with CDBG-DR funds.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Housing Authority has implemented the idea of social architecture in many developments they support as limited or managing partners, "the conscious design of an environment that encourages a desired range of social behaviors leading towards some goal or set of goals." In otherwords, the housing built with public investment is constructed with to reflect the investment made in the residents, and designed to set a high bar for neighboring developments built by the private sector.

Discussion:

The demand for public housing greatly outweighs the supply. Public will to invest in construction of new public housing is low due to historic catastrophes and how real estate is seen as an asset that is valued higher when supply is low and at a distance from subsidized housing.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The Town of Paradise has no homeless facilities and limited homeless services. The facility information is for Butte County.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	116	0	145	16	0
Households with Only Adults	514	40	97	286	0
Chronically Homeless Households	0	0	0	27	0
Veterans	0	0	15	194	0
Unaccompanied Youth	5	0	1	17	0

Table 38 - Facilities and Housing Targeted to Homeless Households

Alternate Data Source Name:

2024 PIT Count

Data Source Comments: Default data replaced with most current data available.

Describe mainstream services, such as health, mental health, and employment services to the extent those services are use to complement services targeted to homeless persons

There are no homeless facilities in Paradise, and as such, services are available at facilities elsewhere in the county where there are facilities.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

In Butte County, there are shelter beds at the Jesus Center and Torres Community Shelter in Chico; Prospect View Apartments in Oroville is permanent supportive housing; Esplanade House in Chico is transitional housing with supportive services for homeless families with children; the Chico Housing Action Team runs Harmony Home, a permanent supportive housing program for homeless people with mental health diagnoses, and Everhart Village, for Behavioral Health clients who are at risk of homelessness.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Special needs populations in Paradise primarily include the elderly and frail elderly, those with alcohol or drug addiction, and the mentally or physically disabled. The Town is very limited in what it can provide to special need populations, especially since the 2018 Camp Fire. The Town of Paradise is limited by financial constraints to what it can provide to any resident, let alone residents with special needs. CDBG funding for public services is limited to 15% of annual grant funds, which means reporting and monitoring community partnership programs cost the Town more than what can be granted to subrecipients.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Supportive housing needs are housing that include supportive services, such as counselors, medical professionals, and case managers. Supportive housing needs vary widely across population types and are not limited to the special populations listed. There is a general lack of supportive housing and supportive services for all populations in Butte County and the Town of Paradise.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

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Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

CDBG funding for public services is limited to 15% of annual grant funds, which means reporting and monitoring community partnership programs cost the Town more than what can be granted to subrecipients. As a result, public service programs are not included in the Consolidated Plan.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The barriers to affordable housing are continued expectation and reliance on private sector investment in housing development; limiting public resources to the lowest-income populations; reliance on past demographic data to judge current and future need that is slow to reflect sudden and extreme changes in population.

Affordable multifamily developments in Paradise have been slow to get off the ground due to policies limiting the investment of disaster recovery grant funding to 40% of the total development cost. As a result, multiple developments have to then compete against each other for additional subsidies and funding sources, needlessly increasing the time displaced residents wait on housing, and losing opportunities to capture favorable weather and market conditions for construction.

There is no shortage of people in Paradise who have low and very low incomes, but the number of people who have both income low enough to qualify for housing assistance, and income high enough to afford even subsidized housing costs is extremely narrow. For the past few years, Paradise (and the Chico MSA) have had the lowest low-income limits in the state - despite the fact that median income in the area is higher than most other MSAs held to those same limits. The “80%” low-income limit that applies to Paradise is actually 75% of median income. As a result, the people who qualify for housing assistance are more likely to continue to need housing assistance instead of using it as a leg-up out of poverty. A two-person household with two adults working full-time for minimum wage do not qualify as low-income Butte County. A one-person household making between 30% and 50% AMI (the national average in annual Social Security Income) would be cost burdened if paying the low HOME rents for a one-bedroom apartment. If housing assistance were available to the working poor, housing assistance would be needed for shorter durations, resulting in assistance being available to a greater number of people.

An ongoing source of frustration is the reliance on census data that is arguably not reflective of the current population. Despite its obvious and extreme need, the use of CDBG dollars has been limited to individual household assistance or to limited clientele because the town does not meet the criteria to be a low-income area - despite the fact that the available LMISD data continues to include pre-Camp Fire demographic information, 6 years after the fire. The alternative to using LMISD data to show that an area is low-income is to conduct a local income survey, but even a local income survey relies on past census and past income data, and isn’t afforded the flexibility to adjust to a disaster situation where 90% of housing units are destroyed and all businesses are temporarily displaced or permanently closed.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

This section provides insight into the economic development landscape of the Town of Paradise. Paradise has historically been known as a bedroom community, with many higher educated and skilled workers commuting out to neighboring communities where jobs were more available. Since the fire, economic development chiefly revolves around the physical reconstruction of the Town's infrastructure and buildings.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	27	10	2	0	-2
Arts, Entertainment, Accommodations	121	260	7	10	3
Construction	157	281	9	11	2
Education and Health Care Services	502	1,055	28	40	12
Finance, Insurance, and Real Estate	155	186	9	7	-2
Information	63	6	4	0	-4
Manufacturing	82	29	5	1	-4
Other Services	62	151	3	6	3
Professional, Scientific, Management Services	236	119	13	5	-8
Public Administration	96	92	5	4	-1
Retail Trade	167	282	9	11	2
Transportation and Warehousing	125	93	7	4	-3
Wholesale Trade	0	53	0	2	2
Total	1,793	2,617	--	--	--

Table 39 - Business Activity

Alternate Data Source Name:

LEHD

Data Source Comments: Updated with most recent available data. Worker data is from ACS 2023.

Labor Force

Total Population in the Civilian Labor Force	1,867
Civilian Employed Population 16 years and over	1,793
Unemployment Rate	3.96
Unemployment Rate for Ages 16-24	0.00
Unemployment Rate for Ages 25-65	0.00

Table 40 - Labor Force

Alternate Data Source Name:

American Community Survey (ACS) 2023

Data Source Comments: Updated with most recent available data

Occupations by Sector	Number of People
Management, business and financial	605
Farming, fisheries and forestry occupations	4
Service	329
Sales and office	555
Construction, extraction, maintenance and repair	160
Production, transportation and material moving	140

Table 41 – Occupations by Sector

Alternate Data Source Name:

American Community Survey (ACS) 2023

Data Source Comments: Updated with most recent available data

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	1,304	76%
30-59 Minutes	311	18%
60 or More Minutes	101	6%
Total	1,716	100%

Table 42 - Travel Time

Alternate Data Source Name:

American Community Survey (ACS) 2023

Data Source Comments: Updated with most recent available data

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	65	0	96
High school graduate (includes equivalency)	366	18	153
Some college or Associate's degree	539	0	571
Bachelor's degree or higher	387	0	179

Table 43 - Educational Attainment by Employment Status

Alternate Data Source Name:

American Community Survey (ACS) 2023

Data Source Comments: Updated with most recent available data

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	0	0	0	0	0
9th to 12th grade, no diploma	123	0	0	0	0
High school graduate, GED, or alternative	223	334	376	1,485	2,816
Some college, no degree	154	0	0	0	0
Associate's degree	0	0	0	0	0
Bachelor's degree	56	132	122	312	1,065
Graduate or professional degree	0	0	0	0	0

Table 44 - Educational Attainment by Age

Alternate Data Source Name:

American Community Survey (ACS) 2023

Data Source Comments: Updated with most recent available data. Many data points were unavailable.

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	40,804
High school graduate (includes equivalency)	52,778
Some college or Associate's degree	49,583
Bachelor's degree	46,528
Graduate or professional degree	81,507

Table 45 – Median Earnings in the Past 12 Months

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Healthcare and education are major employment sectors within the jurisdiction. At a more detailed level, there are 362 education jobs and 693 healthcare and social assistance jobs in Paradise. Large employers in Paradise include the Paradise Unified School District and Adventist Health.

Describe the workforce and infrastructure needs of the business community:

There is a disparity between the number of jobs and the number of workers. This could indicate that over 800 people are commuting to work from outside Paradise. Conversely, there are several occupational fields where the number of workers is larger than the number of jobs, meaning those types of jobs are not available in Paradise and workers are commuting into other jurisdictions. This is likely true because of the 24% of workers who report a work commute of over 30 minutes.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The Camp Fire destroyed many businesses, and ones that were left standing in the immediate aftermath lacked either a customer base or a workforce and closed. The need for debris removal, infrastructure projects, and home building have created a shift towards jobs that directly and indirectly support rebuild and recovery.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

As industry has shifted towards construction occupations, the Valley Contractor's Exchange has created a mobile work-training service. Paradise High School and Butte College offer Career/Technical Education pathways.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

There is a mobile work training program being operated by the Valley Contractor's Workforce Foundation and the Town of Paradise is developing a Workforce Training Center using CDBG-DR funds for Economic Development, in partnership with Paradise Unified School District.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

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Discussion

Economic development projects, like the Workforce Training Center have been repeatedly delayed by state and federal agencies.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

No, Paradise has few traditional neighborhoods and there are no problem areas that are concentrated in one area. However, Paradise does have zoning ordinances, which limit large multifamily rental properties to specific areas. Therefore, affordability problems had by renters are more likely to be concentrated in areas where high density rentals are permitted.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

No, Paradise does not have areas where low-income, racial or ethnic minorities are concentrated.

What are the characteristics of the market in these areas/neighborhoods?

Not applicable.

Are there any community assets in these areas/neighborhoods?

Not applicable.

Are there other strategic opportunities in any of these areas?

Not applicable.

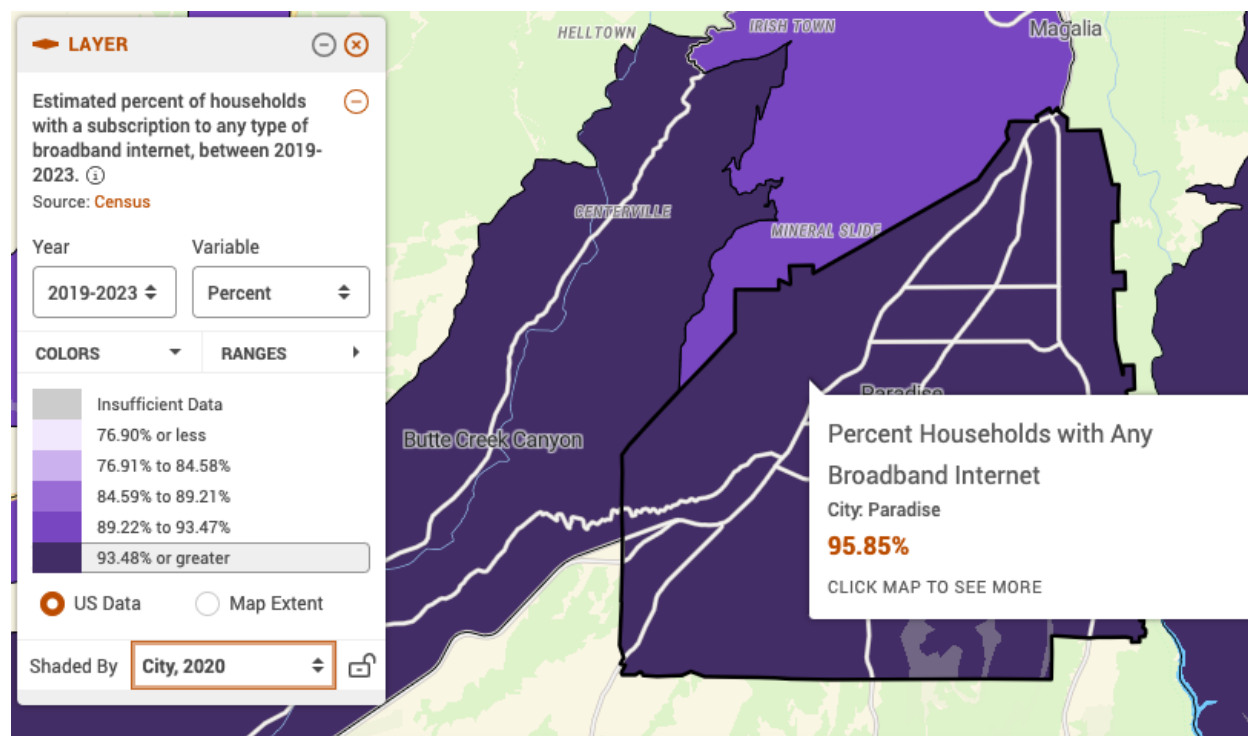
MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

After the Camp Fire, extensive public infrastructure repairs took place throughout the Town of Paradise. This included putting all powerlines underground and removing power poles. This necessitated placing communication lines underground as well. There is no area in Paradise that is not served by at least two broadband internet service providers.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

There are at least three service providers, and soon a fourth. Increased competition should promote competitive pricing.



Percent of households with broadband internet

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Paradise has historically been prone to various natural hazard events including, thunderstorm winds, extreme heat, drought, and earthquakes. However, the threat of wildfires continues to be the biggest concern and this hazard is exacerbated by the impacts of climate change. By the middle of the century the average summer temperature is expected to rise four degrees. This rise in temperature could lead to altered weather and precipitation patterns, a rise in severe storms, an increased risk of drought and wildfires, increased electricity costs, and ruined crops.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

These environmental changes will likely impact migration patterns and potentially increase LMI communities at risk regardless of whether or not they experience a disaster directly. In a post-Camp Fire study of the migration of HUD-assisted households, HUD learned nearly all HUD-assisted households lived in a low-poverty census tract prior to the fire, but half of the households that found new housing with a section 8 voucher moved to a high or extremely high poverty census tract after the fire. Only 2 out of 165 households moved from a high-poverty census tract to a low-poverty census tract.

Low-and-moderate income households are at greater risk to natural hazards because they are more likely to live in housing that is in known risk areas, live in higher density housing, or in housing types that are exempted from resiliency measures in the name of maintaining affordability. For example, manufactured housing is not required to be built with fire suppression systems, but stick-built housing is. Federal and state assistance to low-income homeowners to rebuild after a fire prohibits assistance to rebuild at another (potentially safer) location.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan outlines the Town of Paradise's overall planning and vision for community development over the next 5 years of the Consolidated Plan period. The goals outlined in the Strategic Plan is the Town's response to priority needs identified by its residents and local stakeholder organizations, and through the analysis and assessment of the Needs Assessment and Market Analysis. The Strategic Plan specifically addresses how the Town intends to use CDBG funds toward furthering HUD's statutory goals of providing for suitable living environments and providing safe, decent and affordable housing especially for low- to moderate-income households and the special needs population in Paradise.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 46 - Geographic Priority Areas

1	Area Name:	Paradise
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The Town of does not allocate funding based solely on geographic requirements except when appropriate due to the nature of the activity. When the planned activities are intended to serve individuals or households directly, those individuals or households must meet income qualifications, as well as residency requirements, in order to receive assistance from the program. In these instances, Town staff and/or one of its partner agencies shall complete an in-take and eligibility status review of the applicant individual or household, before the project/activity is initiated. When the Town has identified infrastructure and public facility improvement activities, planned activities will serve a community, neighborhood or “area”. These projects (or activities) are said to have an “areawide” benefit. Per HUD requirements, these areas must be within an eligible Census Block Group Tract, as defined by HUD-CDBG regulations. HUD determines Low/Mod block groups tracts as those with 51% LMI population. HUD CDBG Low/Mod Income Summary Data (LMISD), which have defined the eligible Low/Mod block group tracts within the jurisdiction can be found on the HUD Exchange website at:

https://www.hudexchange.info/programs/acs-low-mod-summary-data/</p>

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 47 – Priority Needs Summary

1	Priority Need Name	Improve Public Infrastructure
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Non-housing Community Development
	Geographic Areas Affected	Paradise
	Associated Goals	Public road and drainage improvements
	Description	The Town will continue to leverage funding to improve public roads in low income areas, especially when public road improvements include drainage improvements to prevent damage to area homes.
	Basis for Relative Priority	The Town of Paradise experiences high traffic from large trucks and heavy machinery due to ongoing construction and repair work throughout town.
2	Priority Need Name	Economic Development
	Priority Level	High
	Population	Extremely Low Low Non-housing Community Development
	Geographic Areas Affected	Paradise
	Associated Goals	Job training and Job retention
	Description	The Town will conduct outreach to identify and support the efforts of local Community Based Development Organizations and public service organizations that provide job training and upskilling.

	Basis for Relative Priority	The Town of Paradise lost many businesses and residents lost jobs during the 2018 Camp Fire. The Town's largest employer, Feather River Hospital, remains closed.
3	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Paradise
	Associated Goals	Preserve affordable housing
	Description	The Town will develop programs to maintain housing affordability for low-income residents.
	Basis for Relative Priority	The Town of Paradise experiences high housing cost burden.
4	Priority Need Name	Community Facilities
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Families with Children Non-housing Community Development
	Geographic Areas Affected	Paradise
	Associated Goals	Support of Youth Center

	Description	Town will assist local youth centers to increase or expand services.
	Basis for Relative Priority	The Town of Paradise has limited opportunities for youth recreation, enrichment, and social connection outside of school

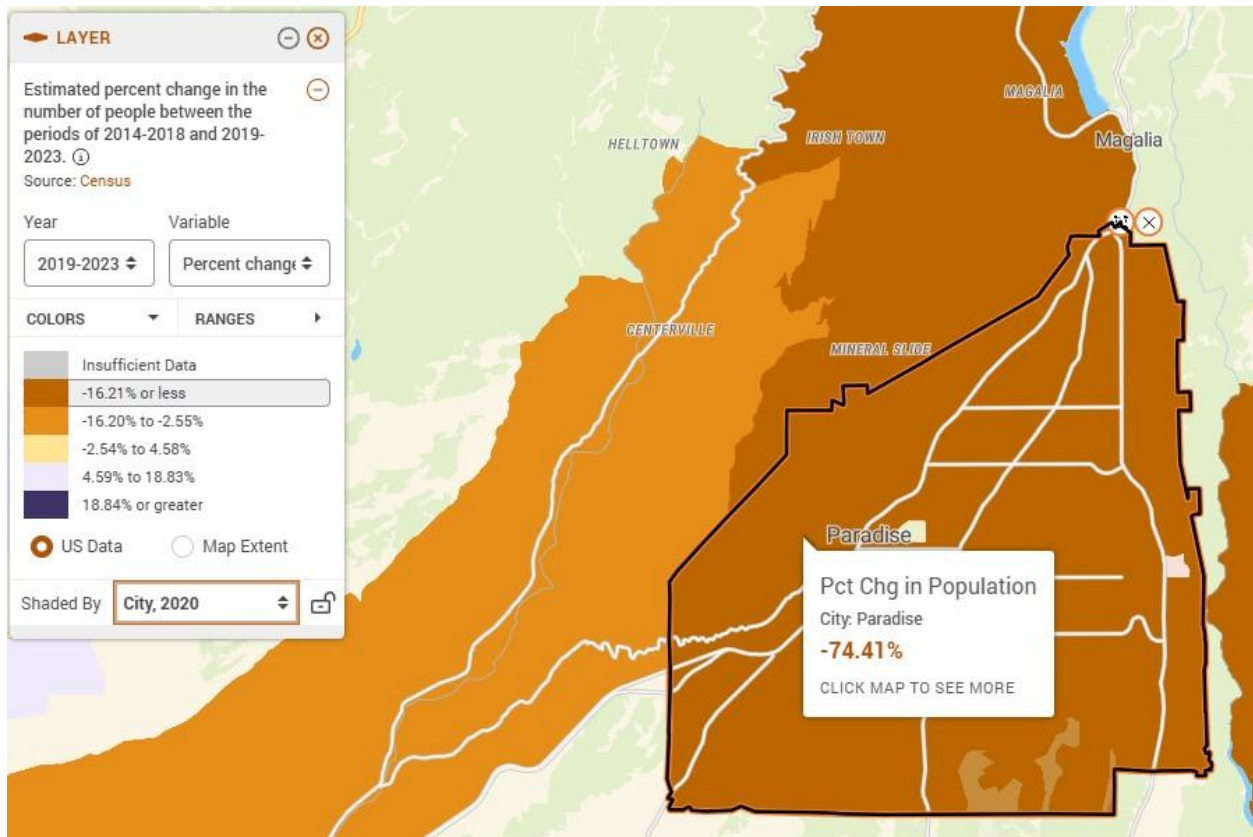
Narrative (Optional)

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	N/A. The Town does not offer Tenant Based Rental Assistance with CDBG funds.
TBRA for Non-Homeless Special Needs	N/A. The Town does not offer Tenant Based Rental Assistance with CDBG funds.
New Unit Production	New housing units is the primary need in Paradise due to the destruction of most housing units in 2018. The cost of new unit production, plus regulation restrictions and limited expected resources do not support the use of CDBG funds for new unit production.
Rehabilitation	The housing problem faced by most Paradise residents is housing cost burden. Rehabilitation by means of energy improvements and hazard mitigation measures to maintain insurability are efficient methods to preserve housing affordability.
Acquisition, including preservation	New development is the primary need for housing due to the destruction of most housing units in 2018. Market conditions make lot acquisition feasible, but because land is so readily available and relatively affordable, there is little demand for lot acquisition.

Table 48 – Influence of Market Conditions



Percent change in population

The map shows the percent change in population between the 2014-2018 ACS and the 2019-2023 ACS.

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

Specific funding amounts are estimates based on prior year funding allocations and will be increased or decreased in proportion to the actual allocation awarded. Unexpended funds from prior years include \$11,575 from PY 2020, \$13,282 from PY 2022, \$65,553 from PY 2023, and \$36,151 from PY 2024. Use of unexpended funds from prior years will require a substantial amendment to previous plans.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	47,069	13,527	126,562	187,158	141,207	Specific funding amounts are estimates based on current year funding allocations and will be increased or decreased in proportion to the actual allocation awarded.

Table 49 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The Town of Paradise will utilize any and all funds available to leverage CDBG funds to make them go as far as possible. The Town is also recipient of HOME, CalHOME, and PLHA funding.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The Town owns public right of ways on main roads such as Pearson, Pentz, Clark, Elliott, Wagstaff, and the Skyway.

Discussion

The Town of Paradise is currently utilizing grants from HOME, CalHOME, CDBG-DR, and PLHA to increase the number of housing units in Paradise. Remaining prior year funds were intended to be used in support of a HOME program, specifically Infill New Construction for First Time Home Buyers. The program was delayed but it is anticipated that it will begin in 2025.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
The Town of Paradise	Government	Economic Development Ownership Planning Rental public facilities public services	Jurisdiction
BUTTE COUNTY	Government	Planning	Region
Housing Authority of the County of Butte	PHA		Region
BOYS AND GIRLS CLUB OF THE NORTH VALLEY	Non-profit organizations	public services	Region

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

One of the strengths of the delivery system are all the local and regional partners that are familiar with disaster recovery, flexible to changing needs of the community, and understand the mutual benefits of cooperation and coordination with other service organizations. The Town also works closely with the Butte County government offices and the Housing Authority of Butte County. Together with local and regional partners, the Town hopes to fill any gaps in the service delivery system.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X		

Street Outreach Services			
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS			
Life Skills			
Mental Health Counseling	X		
Transportation	X		
Other			

Table 51 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The Town of Paradise benefits from the homeless service delivery system through the Butte Countywide CoC, a multi-agency planning body with the common goal of ending homelessness. The CoC works to assist households experiencing homelessness with rapid and quality services which lead to the long-term stability of permanent housing and for the homeless. The CoC administers the Homeless Managements Information System (HMIS) and the Coordinated Entry System (CES) for homeless within the region. HMIS information is tracked to inform the CoC and its members of the homeless population details in the region and the CES helps members to identify needs and services that will assist persons and families experiencing homelessness with referrals and resources.

The Town of Paradise also benefits from the presence and investment of the Housing Authority of the County of Butte, which made project based vouchers available to affordable multifamily housing developments and leverage CDBG-DR funding.

More services are targeted to homeless than to persons with HIV/AIDS. Though the estimated population of persons in Paradise with HIV/AIDS is small, services are still available to them. With the advent of new medical interventions and public awareness decreasing the infection rate overall, people with HIV is not a group larger than other groups at risk of homelessness - though being homeless increases a persons chance of contracting HIV.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Delivery of services to the homeless population is a strength, with numerous agencies targeting the homeless. The Town of Paradise benefits from the homeless initiatives through the CoC. The Butte Countywide CoC is a multi-agency planning body with the common goal of ending homelessness. This goal is accomplished by assisting individuals and families experiencing homelessness to receive rapid, adaptive, quality services which lead to the long-term stability of permanent housing and self-sufficiency. Specifically, the CoC administers HMIS and CES for the homeless within the region.

Other resources include Catalyst, North Valley Catholic Social Services, Boys and Girls Club of the North Valley, CHIP, and the Camp Fire Collaborative.

Gaps include common and limited funding sources, and funding that is overly specific to a population that meets a narrow criteria of eligibility.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Ongoing supportive partnerships among agencies to leverage funding and retain committed and talented individuals.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public road and drainage improvements	2025	2026	Non-Housing Community Development	Paradise	Improve Public Infrastructure	CDBG: \$187,158	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 910 Persons Assisted
2	Job training and Job retention	2026	2027	Non-Housing Community Development	Paradise	Economic Development	CDBG: \$47,069	Jobs created/retained: 30 Jobs
3	Preserve affordable housing	2027	2028	Affordable Housing	Paradise	Affordable Housing	CDBG: \$47,069	Homeowner Housing Rehabilitated: 10 Household Housing Unit
4	Support of Youth Center	2028	2029	Non-Housing Community Development	Paradise	Community Facilities	CDBG: \$47,069	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 50 Households Assisted

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	Public road and drainage improvements
	Goal Description	Improve public roads in low income areas, especially when public road improvements include drainage improvements to prevent damage to area homes.
2	Goal Name	Job training and Job retention
	Goal Description	Support CBDO provided job training and upskilling services.
3	Goal Name	Preserve affordable housing
	Goal Description	Town will develop programs to maintain housing affordability for low-income residents through energy efficiency improvements and hazard mitigation
4	Goal Name	Support of Youth Center
	Goal Description	Town will assist local youth centers to increase or expand services.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The Town estimates that for the 5-Year Consolidated Planning period affordable housing programs will assist LMI households with: 50 Household housing units using funding from multiple grant sources

Affordable Housing Preserved: 10 Household Housing Units, primarily using CDBG funding

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

There are no Public Housing Units in Paradise, and there is no option to increase the number of accessible public housing units without resumed investment in new public housing construction by the federal government. Per the requirements of CDBG-DR funding, new and rebuilt affordable housing units must include a minimum of 5% mobility accessible units and 2% vision or hearing accessible units.

Activities to Increase Resident Involvements

The Housing Authority for the County of Butte is currently seeking two tenant commissioners to join the HACB board of commissioners.

Public housing residents can participate in the HACB Family Self-Sufficiency (FSS) program. The FSS program works with support agencies throughout Butte County to help families develop strengths, skills and experiences necessary to achieve economic independence.

A guidebook is offered to help participants learn how the program can benefit residents. The FSS program links participants with the education, job training, counseling, and other services necessary for them to become employed and to earn self-sufficient wages so they no longer need to rely on governmental financial assistance. Families are assisted through this program with a dedicated FSS Coordinator, which also supports them with referrals to needed resources.

Farm Labor Housing, located outside of Paradise in Butte County, houses the Mi Casa program, partially funded by the HACB, as well as the E Center for Headstart. The Mi Casa program is an after-school tutoring and enrichment program operated by and to the benefit of the residents. Most tutors are graduates of the Mi Casa program, and for several years, at least one student from Mi Casa has earned a 4.0 grade point average or better in high school.

Is the public housing agency designated as troubled under 24 CFR part 902?

Yes

Plan to remove the ‘troubled’ designation

The PHA's troubled designation is largely due to a late audit. The PHA is hiring a new financial director.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The barriers to affordable housing are continued expectation and reliance on private sector investment in housing development; limiting public resources to the lowest-income populations; reliance on past demographic data to judge current and future need that is slow to reflect sudden and extreme changes in population.

Affordable multifamily developments in Paradise have been slow to get off the ground due to policies limiting the investment of disaster recovery grant funding to 40% of the total development cost. As a result, multiple developments have to then compete against each other for additional subsidies and funding sources, needlessly increasing the time displaced residents wait on housing, and losing opportunities to capture favorable weather and market conditions for construction.

There is no shortage of people in Paradise who have low and very low incomes, but the number of people who have both income low enough to qualify for housing assistance, and income high enough to afford even subsidized housing costs is extremely narrow. For the past few years, Paradise (and the Chico MSA) have had the lowest low-income limits in the state - despite the fact that median income in the area is higher than most other MSAs held to those same limits. The “80%” low-income limit that applies to Paradise is actually 75% of median income. As a result, the people who qualify for housing assistance are more likely to continue to need housing assistance instead of using it as a leg-up out of poverty. A two-person household with two adults working full-time for minimum wage do not qualify as low-income Butte County. A one-person household making between 30% and 50% AMI (the national average in annual Social Security Income) would be cost burdened if paying the low HOME rents for a one-bedroom apartment. If housing assistance were available to the working poor, housing assistance would be needed for shorter durations, resulting in assistance being available to a greater number of people.

An ongoing source of frustration is the reliance on census data that is arguably not reflective of the current population. Despite its obvious and extreme need, the use of CDBG dollars has been limited to individual household assistance or to limited clientele because the town does not meet the criteria to be a low-income area - despite the fact that the available LMISD data continues to include pre-Camp Fire demographic information, 6 years after the fire. The alternative to using LMISD data to show that an area is low-income is to conduct a local income survey, but even a local income survey relies on past census and past income data, and isn’t afforded the flexibility to adjust to a disaster situation where 90% of housing units are destroyed and all businesses are temporarily displaced or permanently closed.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Historically, one of the barriers to affordable housing in Paradise is not policy, but geography. The Town of Paradise lacks a municipal wastewater treatment facility and the cost to build one is in the hundreds of millions of dollars. Typical septic tanks and leach lines are adequate for single family development but this is not a viable alternative for new housing developments which are at higher densities. Typically,

affordable housing units are built in clusters and would require a more advanced wastewater treatment system, which typically is very expensive and may lead to costs being passed on to the developer or whomever is financing the project.

To address these pervasive and physical barriers, the Town continues to pursue options for sewer and advocate for public policy change.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Town of Paradise has active code enforcement officers that make frequent, in-person visits to homeless residents with the assistance of disaster case managers to assess individual needs and offer housing resources.

The Town of Paradise also benefits from the homeless initiatives through the CoC. The Countywide CoC is a multi-agency planning body with the common goal of ending homelessness. This goal is accomplished by assisting individuals and families experiencing homelessness to receive rapid, adaptive, quality services which lead to the long-term stability of permanent housing and self-sufficiency. Specifically, the CoC administers the Homeless Managements Information System (HMIS) and the Coordinated Entry System (CES) for homeless within the region. HMIS information is tracked to inform the CoC and its members of the homeless population details in the region and the CES helps members to identify needs and services that will assist persons and families experiencing homelessness with referrals and resources.

Addressing the emergency and transitional housing needs of homeless persons

The Town of Paradise relies on our neighboring communities for shelters such as the Torres Shelter and the Jesus Center in Chico for homeless individuals from Paradise. The Town has repeatedly extended an emergency ordinance following the Camp Fire allowing residents to camp in RVs on residential property while they work towards rebuilding homes lost in the Camp Fire.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The Town of Paradise continues to work with neighboring jurisdictions and Butte County to find a solution for homelessness after the Camp Fire. For services that help the homeless transition to temporary or long-term housing, the Continuum of Care partners with many organizations and agencies that provide these services, both in Paradise and regionally. The Butte-Glenn 2-1-1 is a referral resource that connects persons experiencing to entities that can help assist them with their unique situations.

The 2-1-1 service is also connected to many of the CoC members. The Housing Authority of Butte County helps low income households with Section 8 Housing Choice Vouchers. An important nonprofit transition housing support resource in the area is the Jesus Center, which heads a collaborative of transitional housing partners.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

As mentioned above, the Town of Paradise continues to work with neighboring jurisdictions and Butte County to find a solution for homelessness after the Camp Fire. For services that help the homeless, especially low-income individuals and families to avoid returning to homelessness, the Continuum of Care partners with many member organizations and agencies that provide various services in the area, both in Paradise and regionally. These organizations include, but are not limited to: Catalyst Domestic Violence Services for persons affected by domestic violence. Catalyst provides a safe and confidential place for children and families, including drop-in services, counseling, legal services and more. Elijah House Foundation: An addiction treatment that provides a variety of services including substance abuse and mental treatment, residential treatment services, alcohol and drug free housing and the Back to Work employment program. The Jesus Center: A collaborative of transitional housing partners that work with persons experiencing or are at-risk of homelessness. The Housing Authority of Butte County: The PHA helps low income households with Section 8 Housing Choice Vouchers. Disability Action Center (DAC): DAC is a private, non-profit which helps to meet specific needs of people with disabilities living in Northern California. Dedicated staff provides free support to help community members with disabilities achieve and/or maintain their optimal level of self-reliance and independence. DAC provide support services such as information, housing assistance, and provider referrals.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Since the Camp Fire burned over 90% of the Town of Paradise, most homes with lead based paint have been destroyed. As new homes are built, they will not have lead based paint. Any home that survived that takes part in our Housing Programs and would be required to undergo lead based paint testing. The Town will comply with federal regulations regarding lead testing, containment, and abatement. Paradise residents have access to Butte County Public Health services including the county Childhood Lead Poisoning Prevention Program (CLPPP). To report a health emergency, the county public health department can be contacted at 530-552-4000 or phinfo@buttecounty.net. More information about lead poison prevention can be found on the county website at: <https://www.buttecounty.net/ph/Programs/MaternalChildHealth/ChildhoodLeadPoisoningPrevention>

How are the actions listed above related to the extent of lead poisoning and hazards?

The Town of Paradise follows the procedures for inspection and mitigation of lead-based paint hazards as outlined by HUD guidelines. Depending on the initial analysis, other mitigation measures, as outlined by federal regulations, may be taken.

How are the actions listed above integrated into housing policies and procedures?

The Town of Paradise will integrate all procedures for inspection and mitigation of lead-based paint hazards as outlined by HUD guidelines. Depending on the initial analysis, other mitigation measures, as outlined by federal regulations, may be taken.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The limited resources and the historical, complex causes of poverty are beyond the capabilities for any one jurisdiction to solve on their own. The Town of Paradise will continue to support education and job training opportunities for all residents, but also work to return to a more affordable community where low-income residents can still experience a high quality of life despite poverty-level wages.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The Town of Paradise's goals, programs, and policies are designed to meet people where they are. Efforts to preserve of affordability and mitigate future hazards are a high priority. There is an understanding of the benefits cliff and the need for future planning that accomodates senior and disabled residents on fixed incomes.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The Town follows the procedures adopted in the Code of Federal Regulations, created by the Office of the Assistant Secretary of Community Planning and Development that pertain to Community Development programs are contained within Part 570 for CDBG entitlement communities. The Town works closely with contracted subrecipients whom receive public service funding. All subrecipients are monitored annually and new sub recipients may be monitored on a more frequent basis to ensure their understanding and compliance with program rules and expected outcomes. A monitoring schedule is prepared and visits prioritized according to risk. High risk sub recipients include those running new programs, new sub recipients, organizations with high staff turnover and organizations carrying out high risk activities. These organizations are required to provide an end of year report which is reviewed and imputed into IDIS for yearly accomplishments at the close of the program year. At the beginning of each funding year, staff reviews the accomplishments of community service agencies to determine their ability to serve the residents of Paradise and meet the program requirements. The Town will ensure all CDBG activity expenses are correctly entered and accurate in HUD's IDIS reporting system. The Town will track and review expenditures of activities and report all activity accomplishments in the Consolidated Annual Performance and Evaluation Review (CAPER) at the end of the program year.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Specific funding amounts are estimates based on prior year funding allocations and will be increased or decreased in proportion to the actual allocation awarded. Unexpended funds from prior years include \$11,575 from PY 2020, \$13,282 from PY 2022, \$65,553 from PY 2023, and \$36,151 from PY 2024. Use of unexpended funds from prior years will require a substantial amendment to previous plans.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	47,069.00	13,527.00	126,562.00	187,158.00	141,207.00	Specific funding amounts are estimates based on current year funding allocations and will be increased or decreased in proportion to the actual allocation awarded.

Table 53 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The Town of Paradise will utilize any and all funds available to leverage CDBG funds to make them go as far as possible. The Town is also recipient of HOME, CalHOME, and PLHA funding.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The Town owns public right of ways on main roads such as Pearson, Pentz, Clark, Elliott, Wagstaff, and the Skyway.

Discussion

The Town of Paradise is currently utilizing grants from HOME, CalHOME, CDBG-DR, and PLHA to increase the number of housing units in Paradise. Remaining prior year funds were intended to be used in support of a HOME program, specifically Infill New Construction for First Time Home Buyers. The program was delayed but it is anticipated that it will begin in 2025.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public road and drainage improvements	2025	2026	Non-Housing Community Development	Paradise	Improve Public Infrastructure	CDBG: \$41,920.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 910 Persons Assisted

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Public road and drainage improvements
	Goal Description	Road improvements are a high priority because infrastructure investments will encourage the development of affordable housing and prevent damage from future natural hazards in Paradise.

Projects

AP-35 Projects – 91.220(d)

Introduction

The projects will address the highest priority needs in the Town which are Infrastructure, business, housing assistance, and community facilities. Administration of the CDBG program is capped at 20% of the CDBG 2025 funding allocation, as well as public services which has a grant cap of 15%.

Projects

#	Project Name
1	Program Administration
2	Public Improvements

Table 55 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Road improvements are a high need because infrastructure investments will encourage the development of affordable housing and prevent damage from natural hazards in Paradise. Financial feasibility is still being considered and may necessitate a change in plans.

AP-38 Project Summary
Project Summary Information

1	Project Name	Program Administration
	Target Area	Paradise
	Goals Supported	Public road and drainage improvements
	Needs Addressed	Improve Public Infrastructure
	Funding	CDBG: \$9,413.00
	Description	Program administration of the CDBG program not to exceed 20% of allocation funds, activity 21A.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	NA
	Location Description	Town of Paradise
	Planned Activities	CDBG Administration activities (21A), include program management, loan servicing, reporting, and subrecipient monitoring.
2	Project Name	Public Improvements
	Target Area	Paradise
	Goals Supported	Public road and drainage improvements
	Needs Addressed	Improve Public Infrastructure
	Funding	CDBG: \$177,745.00
	Description	Road improvements to prevent damage to residences from natural hazards in Paradise, activity code 03K.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	910
	Location Description	Town-wide
	Planned Activities	Improve road drainage to prevent damage to residences, activity 03K.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The Town of Paradise does not allocate funding based solely on geographic requirements. Individuals or households must meet income qualifications in order to receive direct assistance from activities and services in the CDBG program. For eligible activities to road improvements, the Town will be targeting low- to moderate-income census block group tract areas in need. See below on how the Town will determine these areas.

Geographic Distribution

Target Area	Percentage of Funds
Paradise	100

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Block Group 1, Census Tract 22

Block Group 5, Census Tract 21

Block Group 4, Census Tract 20

Block Group 2, Census Tract 20

Block Group 2, Census Tract 18

Block Group 3, Census Tract 21

Block Group 2, Census Tract 19

Block Group 1, Census Tract 19

Discussion

The Town of does not allocate funding based solely on geographic requirements. When the planned activities are intended to serve individuals or households directly, those individuals or households must meet income qualifications, as well as residency requirements, in order to receive assistance from the program. In these instances, Town staff and/or one of its partner agencies shall complete an in-take and eligibility status review of the applicant individual or household, before the project/activity is initiated.

When the Town has identified infrastructure and public facility improvement activities, planned activities will serve a community, neighborhood or “area”. These projects (or activities) are said to have an “areawide” benefit. Per HUD requirements, these areas must be within an eligible Census Block Group Tract, as defined by HUD-CDBG regulations. HUD determines Low/Mod block groups tracts as those with 51% LMI population, however the Town of Paradise is an exception grantee with the LMI block group threshold lowered to 50.6%. HUD CDBG Low/Mod Income Summary Data (LMISD), which have defined the eligible Low/Mod block group tracts within the jurisdiction can be found on the HUD Exchange website at: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The Town on Paradise's goal is to maintain affordable housing in the jurisdiction through assistance for reduce housing cost burden, such as energy improvements and hazard mitigation, to be carried out through CDBG programs in future years, but on an ongoing basis with other grant funding sources like CalHome, HOME, CDBG-DR, and PLHA.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	0
Special-Needs	0
Total	0

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	0

Table 58 - One Year Goals for Affordable Housing by Support Type

Discussion

The Town on Paradise's goal is to maintain affordable housing in the jurisdiction through assistance for reduce housing cost burden, such as energy improvements and hazard mitigation, to be carried out through CDBG programs in future years. Due to limited funds, affordable housing activities funded with CDBG are not feasible for the Town of Paradise every year. No affordable housing programs are planned in the current year Annual Plan, but they are planned for subsequent years.

AP-60 Public Housing – 91.220(h)

Introduction

The mission of HACB is to assist LMI residents of Butte County to secure and maintain high quality affordable housing. HACB administers and/or manages many different housing programs such as public housing, Housing Choice Vouchers (Section 8) and the Family Self-Sufficiency Program. There is no public housing in Paradise, but there is significant investment of Project Based Vouchers from the Housing Authority and directly from HUD.

Actions planned during the next year to address the needs to public housing

The Town does not have any public housing within Town limits. Investments into housing assistance have shifted in favor of housing choice vouchers, which offer more flexibility to residents to live where they want and reduces the operational cost of the Housing Authority.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

HACB is currently looking for two tenant commissioners to join the board of commissioners.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Town of Paradise staff sit on the board of commissioners for the PHA. Assistance provided is oversight and accountability of Housing Authority executive leadership.

Discussion

NA

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The most recent Point-in-Time (PIT) Count survey was conducted at the Continuum of Care (CoC) level by the Butte Countywide Homeless Continuum of Care (CA-519 Chico/Paradise/Butte County CoC) taken on the night of January 29, 2025. Due to the varied definitions of what constitutes as homelessness and the nature of homelessness in rural areas, a true count of people experiencing homelessness is very difficult.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Town continues to utilize code enforcement staff to make frequent, in-person visits to people living in RVs throughout town to assess their individual needs and connect them with housing resources. Affordable multifamily developments are currently accepting applications and code enforcement officers encourage homeless residents to apply.

Due to limited funds, homeless and special needs activities under a CDBG funded program are not feasible every year. There are no goals related to homeless or special need residents in the current year Annual Action Plan.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Town of Paradise benefits from the homeless initiatives through the CoC. The Countywide CoC is a multi-agency planning body with the common goal of ending homelessness. This goal is accomplished by assisting individuals and families experiencing homelessness to receive rapid, adaptive, quality services which lead to the long-term stability of permanent housing and self-sufficiency. Specifically, the CoC administers the Homeless Managements Information System (HMIS) and the Coordinated Entry System (CES) for homeless within the region. HMIS information is tracked to inform the CoC and its members of the homeless population details in the region and the CES helps members to identify needs and services that will assist persons and families experiencing homelessness with referrals and resources. Currently, data suggests that a majority of persons experiencing homelessness continue to be unsheltered, and in particular the chronically homeless and veterans. As such, the Town will focus on these identified homeless groups.

Due to limited funds, emergency shelter and transitional housing activities under a CDBG funded program are not feasible every year. There are no goals related to emergency shelter or transitional

housing in the current year Annual Action Plan.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The Town of Paradise relies on our neighboring communities for shelters such as the Torres Shelter in Chico for homeless individuals from Paradise. Due to limited funds, housing activities under a CDBG funded program are not feasible every year. There are no goals related to housing in the current year Annual Action Plan.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The Butte-Glenn 2-1-1 is a referral resource that connects persons experiencing to entities that can help assist them with their unique situations. The 2-1-1 service is also connected to many of the CoC members. The Housing Authority of Butte County helps low income households with Section 8 Housing Choice Vouchers. An important nonprofit transition housing support resource in the area is the Jesus Center, which heads a collaborative of transitional housing partners. Due to limited funds, public service activities under a CDBG funded program are not feasible every year. There are no goals related to public services in the current year Annual Action Plan.

Discussion

As mentioned above, the Town of Paradise continues to work with neighboring jurisdictions and Butte County to find a solution for homelessness after the Camp Fire. For services that help the homeless, especially low-income individuals and families to avoid returning to homelessness, the Continuum of Care partners with many member organizations and agencies that provide various services in the area, both in Paradise and regionally. These organizations include, but are not limited to: Catalyst Domestic Violence Services for persons affected by domestic violence. Catalyst provides a safe and confidential

place for children and families, including drop-in services, counseling, legal services and more.

Elijah House Foundation: An addiction treatment that provides a variety of services including substance abuse and mental treatment, residential treatment services, alcohol and drug free housing and the Back to Work employment program. The Jesus Center: A collaborative of transitional housing partners that work with persons experiencing or are at-risk of homelessness. The Housing Authority of Butte County: The PHA helps low income households with Section 8 Housing Choice Vouchers. Disability Action Center (DAC): DAC is a private, non-profit which helps to meet specific needs of people with disabilities living in Northern California. Dedicated staff provides free support to help community members with disabilities achieve and/or maintain their optimal level of self-reliance and independence. DAC provide support services such as information, housing assistance, and provider referrals.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The barriers to affordable housing are continued expectation and reliance on private sector investment in housing development; limiting public resources to the lowest-income populations; reliance on past demographic data to judge current and future need that is slow to reflect sudden and extreme changes in population.

Affordable multifamily developments in Paradise have been slow to get off the ground due to policies limiting the investment of disaster recovery grant funding to 40% of the total development cost. As a result, multiple developments have to then compete against each other for additional subsidies and funding sources, needlessly increasing the time displaced residents wait on housing, and losing opportunities to capture favorable weather and market conditions for construction.

There is no shortage of people in Paradise who have low and very low incomes, but the number of people who have both income low enough to qualify for housing assistance, and income high enough to afford even subsidized housing costs is extremely narrow. As a result, the people who qualify for housing assistance are more likely to continue to need housing assistance instead of using it as a leg-up out of poverty. A two-person household with two adults working full-time for minimum wage do not qualify as low-income Butte County. A one-person household making between 30% and 50% AMI (the national average in annual Social Security Income) would be cost burdened if paying the low HOME rents for a one-bedroom apartment. If housing assistance were available to the working poor, housing assistance would be needed for shorter durations, resulting in assistance being available to a greater number of people.

An ongoing source of frustration is the reliance on census data that is arguably not reflective of the current population. Despite its obvious and extreme need, the use of CDBG dollars has been limited to individual household assistance or to limited clientele because the town does not meet the criteria to be a low-income area - despite the fact that the available LMISD data continues to include pre-Camp Fire demographic information, 6 years after the fire. The alternative to using LMISD data to show that an area is low-income is to conduct a local income survey, but even a local income survey relies on past census and past income data, and isn't afforded the flexibility to adjust to a disaster situation where 90% of housing units are destroyed and all businesses are temporarily displaced or permanently closed.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The Town continues to pursue options for a sewer waste system and advocate for policy change. The Town of Paradise is a ministerial jurisdiction, and does not approve or deny development on a discretionary basis. The Town does not set property tax policy and building codes are adopted statewide. Conditional use and variance in zoning ordinances are permissible. Growth limitations are chiefly due to geographic barriers and waste water requirements determined by the State Water

Resource Control Board.

Discussion:

The Town of Paradise recognizes barriers to affordable housing as serious issue that limits the population growth in Paradise, and in turn, the financial sustainability of the Town as a whole. Due to limited funds and a multitude of state and federal "one-size fits all" housing policies that were not designed to serve disaster affected communities, there are limited options for how a local government can address this ongoing problem.

AP-85 Other Actions – 91.220(k)

Introduction:

Actions planned to address obstacles to meeting underserved needs

The activities identified in this plan will work to directly address the underserved needs of the LMI and special needs population. CDBG funded programs will work to expand on successful programs and the goal is to fill service gaps. There are many needs for residents of the Town of Paradise after the Camp Fire, and many barriers to meeting those needs. The Town is working tirelessly to assist our residents as they rebuild. One of the actions we have taken to address obstacles to rebuilding is opening a building resiliency center to directly assist residents with rebuilding.

Actions planned to foster and maintain affordable housing

The Town will continue our First Time Home Buyer and Owner Occupied Rehabilitation programs to help homeowners rebuild after the Camp Fire. The Town will continue the construction and development of affordable multifamily housing projects.

Actions planned to reduce lead-based paint hazards

Since the Camp Fire burned over 90% of the Town of Paradise, most homes with lead based paint have been destroyed. As new homes are built, they will not have lead based paint. Any home that survived that takes part in our Owner Occupied Rehabilitation Program would be required to undergo lead based paint testing. The Town will comply with federal regulations regarding lead testing, containment, and abatement. Paradise residents have access to Butte County Public Health services including the county Childhood Lead Poisoning Prevention Program (CLPPP). To report a health emergency, the county public health department can be contacted at 530-552-4000 or phinfo@buttecounty.net. More information about lead poison prevention can be found on the county website at: <https://www.buttecounty.net/ph/Programs/MaternalChildHealth/ChildhoodLeadPoisoningPrevention>

Actions planned to reduce the number of poverty-level families

The activities in this plan work directly to reduce the number of poverty level families in Paradise. While CDBG funds are limited and the Town cannot possibly address every poverty issue in Paradise, the Town

will utilize CDBG funds where they have the most impact.

Actions planned to develop institutional structure

The Town will continually work to develop its institutional structure by working closely with other Town departments. Ongoing communication and planning with these Town departments and programs will help strengthen the institutional structure of the CDBG program.

Actions planned to enhance coordination between public and private housing and social service agencies

The Town holds a quarterly housing stakeholder meeting with local industry professionals to educate builders and advocate for the continued creation of affordable housing developments. Members include local builders, representatives from CHIP, Habitat for Humanity, the local Builders Exchange, realtors, and insurance professionals.

Discussion:

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

Program Income was received from loan payoffs from previously assisted residents. Additional program income is not expected in the next 5 years.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	13,527
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	13,527

Other CDBG Requirements

1. The amount of urgent need activities	0
<TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACF] DELETE_TABLE_IF_EMPTY=[YES]>	
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

1. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). <TYPE=[text]
REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>

The Town of Paradise follows the "first in, first out" rule regarding program income. Program income funds will be used to support eligible activities before current year allocations.

Appendix - Alternate/Local Data Sources

1	Data Source Name 2006-2010 ACS, 2015-2019 ACS
	List the name of the organization or individual who originated the data set. US Census Bureau

	Provide a brief summary of the data set. The American Community Survey (ACS) is an ongoing survey that provides data every year - giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the Census website, which provides data about the United States, Puerto Rico and the Island Areas. What was the purpose for developing this data set? Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs. How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Paradise, CA What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2006-2010 ACS, 2015-2019 ACS 5-Year Estimates What is the status of the data set (complete, in progress, or planned)? Complete
2	Data Source Name 2013-2017 CHAS List the name of the organization or individual who originated the data set. US Census Bureau, American Community Survey (ACS) and U.S. Department of Housing and Urban Development (HUD) Provide a brief summary of the data set. Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households. What was the purpose for developing this data set? The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds. How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Paradise, CA

	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2013-2017 CHAS
	What is the status of the data set (complete, in progress, or planned)? Complete
3	Data Source Name 2015-2019 ACS 5-Yr Estimates
	List the name of the organization or individual who originated the data set. US Census Bureau
	Provide a brief summary of the data set. The American Community Survey (ACS) is an ongoing survey that provides data every year - giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the Census website, which provides data about the United States, Puerto Rico and the Island Areas.
	What was the purpose for developing this data set? Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Paradise, CA
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2015-2019 ACS 5-Year Estimates
	What is the status of the data set (complete, in progress, or planned)? Complete
4	Data Source Name 2014-2018 ACS (Workers), 2014 LEHD (Jobs)
	List the name of the organization or individual who originated the data set. 2014-2018 ACS and 2018 Longitudinal Employee-Household Dynamics: United States Census Bureau

	Provide a brief summary of the data set. The American Community Survey (ACS) is an ongoing survey that provides data every year - giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the Census website, which provides data about the United States, Puerto Rico and the Island Areas. The Longitudinal Employer-Household Dynamics (LEHD) program is part of the Center for Economic Studies at the U.S. Census Bureau. The LEHD program produces new, cost effective, public-use information combining federal, state and Census Bureau data on employers and employees under the Local Employment Dynamics (LED) Partnership. What was the purpose for developing this data set? ACS: Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs. LEHD: Information from the LEHD help state and local authorities who increasingly need detailed local information about their economies to make informed decisions. The LEHD Partnership works to fill critical data gaps and provide indicators needed by state and local authorities. LEHD's mission is to provide new dynamic information on workers, employers, and jobs with state-of-the-art confidentiality protections and no additional data collection burden. How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Paradise, CA What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2013-2017 ACS (Workers), 2017 LEHD (Jobs) What is the status of the data set (complete, in progress, or planned)? Complete
5	Data Source Name HUD 2020 FMR and HOME Rents List the name of the organization or individual who originated the data set. US Department of Housing and Urban Development (HUD)

	Provide a brief summary of the data set. Fair Market Rents (FMRs) are set by HUD and used to determine payment standard amounts for HUD Programs. HUD annually estimates FMRs for the Office of Management and Budget (OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas and each nonmetropolitan county. HOME Rents Limits are based on FMRs published by HUD. HOME Rent Limits are set to determine the rent in HOME-assisted rental units and are applicable to new HOME leases.
	What was the purpose for developing this data set? Fair Market Rents (FMRs) are used to determine payment standard amounts for HUD Programs. HOME Rent Limits are the maximum amount that may be charged for rent in HOME-assisted rental units and are applicable to new HOME leases.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Chico, CA MSA (including Butte County and Paradise)
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2020
	What is the status of the data set (complete, in progress, or planned)? Complete
6	Data Source Name PIC (PIH Information Center)
	List the name of the organization or individual who originated the data set. US Department of Housing and Urban Development (HUD)
	Provide a brief summary of the data set. IMS/PIC is responsible for maintaining and gathering data about all of PIH's inventories of HAs, Developments, Buildings, Units, HA Officials, HUD Offices and Field Staff and IMS/PIC Users.
	What was the purpose for developing this data set? IMS/PIC PIH's inventories of HAs, Developments, Buildings, Units, HA Officials, HUD Offices and Field Staff and IMS/PIC Users help housing authorities and local government agencies to determine the needs of the users and identify gaps in the system of service delivery.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Paradise, CA

	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2020
	What is the status of the data set (complete, in progress, or planned)? Complete
7	Data Source Name Bureau of Labor Statistics
	List the name of the organization or individual who originated the data set. Bureau of Labor Statistics (BLS)
	Provide a brief summary of the data set. BLS unemployment rates are from the BLS Local Area Unemployment Statistics (LAUS). This program produces monthly and annual employment, unemployment, and labor force data for Census regions and divisions, States, counties, metropolitan areas, and many cities, by place of residence.
	What was the purpose for developing this data set? The purpose of the BLS data is to collect, analyze, and disseminate essential economic information to support public and private decision making.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Paradise, CA
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2020-2021
	What is the status of the data set (complete, in progress, or planned)? Complete
8	Data Source Name 2020 PIT Count
	List the name of the organization or individual who originated the data set. HUD 2020 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations Report
	Provide a brief summary of the data set. This Data is based on point-in-time information provided to HUD by the CoC. The PIT Count data is a snapshot of the homeless population in the area on any given night.

	What was the purpose for developing this data set? The PIT Count data is a snapshot of the homeless population in the area on any given night. This data will help services providers to identify the needs of the homeless population in the area.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? COC
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2020
	What is the status of the data set (complete, in progress, or planned)? Complete
9	Data Source Name American Community Survey (ACS) 2023
	List the name of the organization or individual who originated the data set. US Census Bureau
	Provide a brief summary of the data set. The American Community Survey (ACS) is an ongoing survey that provides data every year - giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the Census website, which provides data about the United States, Puerto Rico and the Island Areas.
	What was the purpose for developing this data set? The American Community Survey (ACS) is an ongoing survey that provides data every year — giving communities the current information they need to make important decisions. The ACS covers a broad range of topics about social, economic, housing, and demographic characteristics of the U.S. population. The ACS 5-year estimates are available for the nation, all states, the District of Columbia, Puerto Rico, all congressional districts and metropolitan statistical areas, counties, places (i.e., towns or cities), ZIP Code Tabulation Areas, census tracts, and block groups.
	Provide the year (and optionally month, or month and day) for when the data was collected. 2016-2022
	Briefly describe the methodology for the data collection. Survey of the general population
	Describe the total population from which the sample was taken. Residents of Paradise, CA.

	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. Statistically relevant sample of the entire population of Paradise, CA.
10	Data Source Name CHAS 2017-2021
	List the name of the organization or individual who originated the data set. US Census and HUD
	Provide a brief summary of the data set. Custom tabulations of the American Community Survey demonstrating the extent of housing problems and needs.
	What was the purpose for developing this data set? Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households. The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? It is comprehensive. It includes all of Paradise.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2017-2021
	What is the status of the data set (complete, in progress, or planned)? Complete
11	Data Source Name Fair Market Rents
	List the name of the organization or individual who originated the data set. HUD
	Provide a brief summary of the data set. Fair Market Rents (FMRs) for Butte County, part of the Chico, CA MSA, which includes Paradise.

	What was the purpose for developing this data set? Fair Market Rents (FMRs) are used to determine payment standard amounts for the Housing Choice Voucher program, initial renewal rents for some expiring project-based Section 8 contracts, initial rents for housing assistance payment (HAP) contracts in the Moderate Rehabilitation Single Room Occupancy program (Mod Rehab), rent ceilings for rental units in both the HOME Investment Partnerships program and the Emergency Solutions Grants program, maximum award amounts for Continuum of Care recipients and the maximum amount of rent a recipient may pay for property leased with Continuum of Care funds, and flat rents in Public Housing units. The U.S. Department of Housing and Urban Development (HUD) annually estimates FMRs for Office of Management and Budget (OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas, and each nonmetropolitan county.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Fair Market Rents (FMRs) are used to determine payment standard amounts for the Housing Choice Voucher program, initial renewal rents for some expiring project-based Section 8 contracts, initial rents for housing assistance payment (HAP) contracts in the Moderate Rehabilitation Single Room Occupancy program (Mod Rehab), rent ceilings for rental units in both the HOME Investment Partnerships program and the Emergency Solutions Grants program, maximum award amounts for Continuum of Care recipients and the maximum amount of rent a recipient may pay for property leased with Continuum of Care funds, and flat rents in Public Housing units. The U.S. Department of Housing and Urban Development (HUD) annually estimates FMRs for Office of Management and Budget (OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas, and each nonmetropolitan county.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? The FY 2025 FMRs were developed and updated starting with the formation of the FMR Areas from the metropolitan Core-Based Statistical Areas (CBSAs) as established by the Office of Management and Budget, the newly available 2022 American Community Survey (ACS) 1 year data and the newly available 2018-2022 5 year data, and updating to FY 2025 including information from local survey data.
	What is the status of the data set (complete, in progress, or planned)? Complete
12	Data Source Name HOME Program Rent Limits
	List the name of the organization or individual who originated the data set. HUD

	Provide a brief summary of the data set. HOME Program High, Low, and Fair Market Rent Limits for the Chico, MSA, which includes Paradise.
	What was the purpose for developing this data set? Fair Market Rents are established by HUD each year for the Section 8 Program.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? It is for the Chico MSA, which includes Paradise.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2022 American Community Survey (ACS) 1 year data and the newly available 2018-2022 5 year data, and updating to FY 2025 including information from local survey data
	What is the status of the data set (complete, in progress, or planned)? Complete
13	Data Source Name Public Housing/Section 8 data
	List the name of the organization or individual who originated the data set. Housing Authority County of Butte
	Provide a brief summary of the data set. Tabulation of vouchers and housing units assisted by the local Housing Authority
	What was the purpose for developing this data set? To assist local government agencies to determine the needs of the users and identify gaps in the system of service delivery.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Butte County
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? Current as of January 2025
	What is the status of the data set (complete, in progress, or planned)? Complete
14	Data Source Name 2024 PIT Count

	List the name of the organization or individual who originated the data set. HUD 2024 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations Report
	Provide a brief summary of the data set. This Data is based on point-in-time information provided to HUD by the CoC. The PIT Count data is a snapshot of the homeless population in the area on any given night.
	What was the purpose for developing this data set? The PIT Count data is a snapshot of the homeless population in the area on any given night. This data will help services providers to identify the needs of the homeless population in the area.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Butte County homeless population
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2024
	What is the status of the data set (complete, in progress, or planned)? Complete
15	Data Source Name DINS data
	List the name of the organization or individual who originated the data set. CalFire
	Provide a brief summary of the data set. DINS data is a Damage Inspection report done by CalFire inspectors immediately after a wildfire. The report contains data on all structures in a wildfire, the structure type, and the extent of damage, cross-referenced with tax assessment data.

	What was the purpose for developing this data set? This database represents structures impacted by wildland fire that are inside or within 100 meters of the fire perimeter. Information such as structure type, construction features, and some defensible space attributes are determined as best as possible even when the structure is completely destroyed. Some attributes may have a null value when they could not be determined. Fire damage and poor access are major limiting factors for damage inspectors. All inspections are conducted using a systematic inspection process, however not all structures impacted by the fire may be identified due to these factors. Therefore, a small margin of error is expected. Two address fields are included in the database. The street number, street name, and street type fields are "field determined." The inspector inputs this information based on what they see in the field. The Address (parcel) and APN (parcel) fields are added through a spatial join after data collection is complete.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? The data includes all of Paradise because all of Paradise was within 100 meters of the Camp Fire perimeter.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? The data was collected immediately after the Camp Fire in November of 2018.
	What is the status of the data set (complete, in progress, or planned)? The data set was substantially complete as of November, 2018. Other data sources are needed to show any housing built after 2018.
16	Data Source Name LEHD
	List the name of the organization or individual who originated the data set. 2023 ACS and 2023 Longitudinal Employee-Household Dynamics: United States Census Bureau
	Provide a brief summary of the data set. The American Community Survey (ACS) is an ongoing survey that provides data every year - giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the Census website, which provides data about the United States, Puerto Rico and the Island Areas. The Longitudinal Employer-Household Dynamics (LEHD) program is part of the Center for Economic Studies at the U.S. Census Bureau. The LEHD program produces new, cost effective, public-use information combining federal, state and Census Bureau data on employers and employees under the Local Employment Dynamics (LED) Partnership.

	What was the purpose for developing this data set? ACS: Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs. LEHD: Information from the LEHD help state and local authorities who increasingly need detailed local information about their economies to make informed decisions. The LEHD Partnership works to fill critical data gaps and provide indicators needed by state and local authorities. LEHD's mission is to provide new dynamic information on workers, employers, and jobs with state-of-the-art confidentiality protections and no additional data collection burden.
	Provide the year (and optionally month, or month and day) for when the data was collected. 2022
	Briefly describe the methodology for the data collection. Census survey
	Describe the total population from which the sample was taken. Paradise, CA residents
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. Paradise, CA residents
17	Data Source Name HACB data
	List the name of the organization or individual who originated the data set. Housing Authority County of Butte
	Provide a brief summary of the data set. HACB provided data on the number of housing units, vouchers, voucher types in available or in use, demographic information of residents served, and waiting list numbers.
	What was the purpose for developing this data set? Record keeping
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? It includes all of Butte County
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? Its current point-in-time information, as of 3/5/25
	What is the status of the data set (complete, in progress, or planned)? Complete as of 3/5/25

